

155 Commerce Way, Portsmouth, NH 03801 | Ph: 800-999-9942 | F: 800-875-0312

CUSTOMER: Please verify this section and complete any missing information**Client:** RAYMAK ENTERPRISES LLC**Address:** 2401 WORTHINGTON DR Suite 115**City:** DENTON**State:** TX**Zip:** 76207**County:** USA**Federal Tax ID:** 82-4963370**State of Incorporation:** TX**Home Phone:** 9403239400**Business Phone:** 9403239400**Fax:****Email:** greg@showmemytruck.com

INSTRUCTIONS: The words "You", "Your" and "Customer" refer to the customer (the party who is borrowing funds against the Equipment or as a direct loan); "We", "Us", "Our" and "Secured Party" refer to Direct Capital, a Division of CIT Bank, N.A. and its successors and assigns, the secured party. Please complete and/or verify information and sign or authenticate where noted. Please call with any questions.

1. MASTER EFA & SCHEDULES: You agree to finance the Equipment or borrow funds as described in each Schedule ("Schedule") executed in accordance with this Master EFA Agreement ("Master EFA"). Each Schedule shall constitute a separate agreement distinct from this Master EFA, except that all terms contained herein are deemed part of each Schedule. In the event of a conflict between this Master EFA and a Schedule, the provisions of the Schedule, or its Addendum, shall prevail. The term "EFA" when used herein means collectively, each Schedule and this Master EFA. Capitalized terms used and not otherwise defined herein shall have the same meanings given in a Schedule. The term of this Master EFA begins on the first Schedule's Commencement Date and continues as long as any Schedule remains unpaid. You authorize Us to insert or correct information on the EFA including Your proper legal name, address, dates and Equipment description. All notices shall be in writing addressed to You at Your address stated herein or to Us at 155 Commerce Way, Portsmouth, NH 03801.

2. EQUIPMENT: You have chosen the equipment as set forth on each Schedule as applicable ("Equipment"). You acknowledge that the Equipment is financed for You solely for commercial or business purposes and not for personal, family, agricultural or household purposes. If the Equipment is unsatisfactory, Your only remedy is against its supplier or manufacturer and You have no remedy for damages against Us. If the Delivery Guaranty Option is not applicable, Your confirmation to Us by phone or execution or authentication of an Equipment Delivery & Acceptance shall constitute Your acknowledgement that You have inspected the Equipment, found it satisfactory in all respects and have accepted it. You will maintain Equipment location records and provide Equipment location to Us upon demand. You are responsible for keeping the Equipment in good repair, condition and working order, except for normal wear and tear. You are responsible for complying with all laws relating to the Equipment or its use and to protect the Equipment from damage, seizure or loss. You will continue to make payments if any damage, seizure or loss occurs to any part of the Equipment, even if the Equipment is completely destroyed or, at Our option, pay Us the amount described in the Defaults and Remedies section of the EFA on the next payment date. We are not responsible for any losses, damages or injuries caused by the installation or use of the Equipment or from any other loss while You have the Equipment and You agree to hold Us harmless and defend and indemnify Us against any claim for loss, damages or injuries, including attorneys' fees and related costs.

3. NO WARRANTY: We are financing Equipment for You "AS IS" "WHERE IS" AND WITH ANY AND ALL FAULTS. As We did not select, manufacture, supply or inspect the Equipment, WE MAKE NO WARRANTY OR REPRESENTATION, either express or implied as to the condition of the Equipment, its merchantability, its fitness or suitability for any particular purpose, its design, its capacity, its quality, or any other characteristics of the Equipment. We are not responsible for packaging, delivery, installation or testing of the Equipment. You agree that You have selected the supplier and each item of Equipment based on Your own judgment and disclaim any reliance upon any statements or representations made by Us. The supplier is not an agent of Ours and nothing the supplier states can affect Our obligation under this agreement. You will continue to make all payments under the EFA regardless of any claim or complaint against any supplier.

4. REPRESENTATIONS: You represent and warrant to us that You, and each of the individuals signing or authenticating the EFA, have the lawful power and authority to enter into the EFA; by entering into the EFA You will not violate any law or other agreement; and the location of Your chief executive office, state of incorporation or organization, exact legal name, place of residence and Federal Tax ID number are accurately listed in the EFA. The EFA will constitute Your legal, valid and binding obligation, enforceable against You in accordance with the terms hereof. If a registered organization, You represent and warrant to Us that You are duly organized, duly authorized, validly existing and in good standing. **THE EFA CANNOT BE TERMINATED OR CANCELED BY YOU FOR ANY REASON.** Your obligation to make payments under the EFA is absolute and unconditional.

5. ASSIGNMENT: YOU HAVE NO RIGHT TO SELL, TRANSFER, ASSIGN OR LEASE THE EQUIPMENT OR YOUR RIGHTS UNDER THE EFA. You understand that We, without prior notice, have the right to assign, sell or otherwise transfer the EFA. You understand that Our assignee will have the same rights and benefits as Us but they do not have to perform any of Our obligations. You agree that the rights of Our assignee will not be subject to any claims, defenses or setoff that You may have against Us.

6. SECURITY DEPOSIT: The security deposit, listed on a Schedule, is payable upon execution, is non-interest bearing, will be commingled with Our other funds and secures Your performance under the EFA. We may apply the security deposit to satisfy any amounts

owed by You, in which event You will promptly restore the security deposit to its full amount. If all conditions are fully complied with and You have not ever been in default, the security deposit will be refunded to You after the end of the term of each Schedule.

7. INDEMNITY: You indemnify Us and Our affiliates and Our and Our affiliates' shareholders, directors, officers, employees, agents and assignees against any claims, actions, damages, fines, penalties, causes of action, suits or other legal proceedings or liabilities including all attorneys' fees, arising out of or connected with the EFA or any Equipment, without limitation. Such indemnification shall survive expiration, cancellation or termination of the EFA.

8. LAW: The EFA is governed by Federal law and the laws of New Hampshire. You agree and consent to the exclusive jurisdiction and venue of any State or Federal Court in Rockingham County, New Hampshire. You waive any right to challenge the jurisdiction or venue for any reason. You waive the defense of Forum Non Conveniens. The EFA is intended to constitute a valid and enforceable legal instrument and no provision of the EFA that may be deemed unenforceable shall in any way invalidate any other provision or provisions hereof, all of which shall remain in full force and effect. The EFA constitutes the entire agreement between the parties. **YOU AGREE TO WAIVE ALL RIGHTS TO A JURY TRIAL.** Each party prefers that any dispute between them be resolved subject to the above jury trial waiver. Should the above jury trial waiver be found unenforceable, then, upon the written request of any party, any dispute, including any and all questions of law or fact relating thereto, shall be determined exclusively by a judicial reference proceeding in accordance with Cal. Civ. Proc. Code § 638 et seq. or the applicable state's equivalent state law. The parties shall select a retired state or federal judge as the referee. The referee shall report a statement of decision to the Court. Notwithstanding the foregoing, nothing in this paragraph shall limit any other right of the parties under the EFA.

PERSONAL GUARANTY: As consideration for Our entering into the EFA, the undersigned Guarantor ("You", "Your"), jointly and severally, unconditionally personally guarantees and agrees to be liable to Us, Direct Capital, a Division of CIT Bank, N.A., the Secured Party, for the full, prompt and indefeasible payment and performance of all now existing and future indebtedness, obligations or liabilities of the Customer arising under the EFA. You agree that We may make other arrangements including compromise or settlement with the Customer and You will waive all defenses and notice of those changes and will remain responsible for the payment and obligations of the EFA. We do not have to notify You if the Customer is in default. If the Customer defaults, You will immediately pay in accordance with the default provision of the EFA all sums due under the terms of the EFA and will perform all of the EFA obligations. If it is necessary for Us to proceed legally to enforce this guaranty, You expressly consent to the jurisdiction of the court set out in the "Law" paragraph and agree to pay all costs, including attorneys fees incurred in enforcement of this guaranty. You also agree that the "Law" paragraph in its entirety applies to this guaranty. It is not necessary for Us to proceed first against the Customer or the Collateral before enforcing this guaranty. You grant Us continuing authority to access, review and update, from time to time, credit reference information, including credit bureau reports pertaining to You. All financial providers are hereby directed and authorized to release to Us any and all information pertaining to any of Your accounts.

Signature or authentication of the Guarantor (an Individual)

DocuSigned by:

X Rayma Kay Richardson 12/15/2021
BFF1150A41374E5...

Rayma Kay Richardson

NO TITLE

Date

Signature or authentication of the Guarantor (an Individual)

X _____
NO TITLE Date

9. TAXES: You agree to pay when due or at a frequency set by Us all taxes (including sales, use, and personal property tax, fines and penalties) and fees relating to the EFA or the Equipment. If We make payment on any of the above, You agree to reimburse Us.

10. INSURANCE: You agree to keep the Equipment fully insured against loss, theft, damage, destruction with Us as loss payee and additional insured in an amount not less than the original cost of the Equipment for the term of each Schedule. You also agree to obtain a general public liability insurance policy from a provider and in amounts acceptable to Us and name Us as an additional insured on the policy. You agree to provide Us certificates or other evidence of insurance acceptable to Us before each Schedule commences, prior to each insurance renewal and within 10 days of Our request. You agree that if said insurance is not received by Us, is cancelled or expires and is not replaced, We have the right, but not the obligation, to secure insurance on the Equipment from a carrier of Our choosing in such forms and amounts as We deem reasonable to protect Our interest. Insurance We secure will not name You as an insured and may not fully protect Your interests and You will pay Us an insurance charge that will include a premium, which may be substantially higher than the premium that You would pay if placed independently. In addition to the premium, You will pay Us a fee that will include an interest charge and administrative and processing fees, which will result in profit to Us and Our agents. At any time, You can avoid these costs by delivering the required proof of insurance to Us. **Nothing in this paragraph will relieve You of Your responsibility for liability insurance coverage on the Equipment.** We may negotiate and settle for Our benefit all property damage claims and all liability claims involving Us or the Equipment and may sign or endorse Your name on any draft, check or instrument representing insurance proceeds covering the Equipment. We shall retain any physical damage insurance proceeds arising out of a theft, loss or damage up to the full amount owed under the EFA. You will remain responsible for any deficiency.

11. PAYMENTS, INTERIM PAYMENT, FEES & OTHER CHARGES, RATE FACTOR: You agree to pay Us the periodic payments for the term (including any extensions) of the EFA in accordance with each Schedule plus any applicable sales tax, use tax or property tax. We have the right to apply all sums received from You to any amounts due Us pursuant to the EFA. You agree to pay Us a nonrefundable documentation fee plus all other reasonable fees associated with the EFA, including, but not limited to, credit inquiry, site inspection, appraisal, UCC search and filing, titling fees and costs, including a termination fee of up to \$379, unless otherwise noted, payable upon termination of each Schedule. Your signature or other authentication is an irrevocable offer to enter into the EFA. In the event that You sign or otherwise authenticate the EFA, but the EFA is not commenced, the advance payments, documentation fee and security deposit may be retained by Us to compensate for Our documentation, processing and other expenses. A late payment charge of 15% of the amount due will be assessed on any payment not paid within 3 days of the due date; interest on any delinquent amount due shall be charged from the due date until paid at the highest legal rate. You also agree to pay Our standard NSF fee for each payment returned for insufficient funds. You agree to pay Us, upon receipt of Your first invoice, "Interim Payment", which is a partial payment for the use of the Equipment or loan proceeds prior to the first regular payment due date. Interim Payment shall be in an amount equal to 1/30th of the monthly payment, multiplied by the number of days from the Commencement Date to the first payment due date payable up on receipt of invoice. **Rate Factor:** Each monthly payment includes, in addition to reimbursement of Equipment cost or loan amount, a return on Our investment expressed as the rate factor which can be characterized as a finance charge. Equipment cost or loan amount is the payment divided by the Rate Factor. The total dollar amount of the finance charge is equal to the payment times the term plus the processing fees less Equipment cost or loan amount.

12. COMPUTER SOFTWARE: Notwithstanding any other terms of the EFA, You agree that as to software only. We have not had, do not have, nor will have any title to such software; You have executed or will execute or otherwise authenticate a separate software license agreement; and We are not a party to and have no responsibilities whatsoever in regard to such license agreement; You have selected the software as per the Equipment paragraph of the EFA; and **We make no warranties of merchantability, data accuracy, system integration or fitness for use and take absolutely no responsibility for the function or defective nature of such software.**

13. EQUIPMENT OWNERSHIP: You are the owner of the Equipment under each Schedule as applicable and have title to the Equipment subject to Our lien. You agree to keep the Equipment free and clear of all liens, claims and encumbrances. We have the right to inspect the Equipment at any time.

14. UCC FILINGS: To secure Your obligations under the EFA, You hereby grant Us a first priority security interest in the Equipment and authorize Us to file UCC Financing Statements or similar instruments in Our Name or that of Our secured party representative to perfect such interest. "Equipment" includes all replacements, parts, repairs, additions, accessions and accessories incorporated in the Equipment or affixed to the Equipment and any and all proceeds of the foregoing, including, without limitation, insurance proceeds. To secure Your obligations under the EFA, You also hereby grant Us a security interest in all of Your right, title and interest in and to all of Your chattel paper, goods, inventory, equipment (other than the Equipment), accounts, accounts receivable, documents, instruments, general intangibles, payment intangibles, investment property, rents, income, securities, fixtures and other property, whether now existing or owned by You or hereafter arising or acquired by You, and in all proceeds, including insurance proceeds, thereof (collectively "Collateral"), and authorize Us to file UCC Financing Statements or similar instruments in Our name or that of Our secured party representative to perfect such interest.

15. DEFAULT & REMEDIES: You will be in default if: You fail to make any required payment under the EFA when due; You fail to perform any other obligation of the EFA or other agreement with Us; any representation or warranty made by You is false; a material adverse change (as determined by Us) occurs in Your financial condition or We believe the prospect of payment is impaired; You enter or have entered against You insolvency, bankruptcy or similar proceedings; the death of a personal guarantor occurs or You attempt to repudiate or revoke any agreement with Us ("Default"). If You are ever in Default, We, with or without notice to You, may retain Your security deposit; terminate or cancel the EFA or any of Our obligations to You, require that You pay the unpaid remaining payments (discounted at 4%), the amount of any purchase option and late charges, taxes, fees and interest on the same; sue for and recover from You any and all amounts due Us; enter the Equipment and Collateral location and repossess and remove, or render unusable, the Equipment and Collateral; require You to make the Equipment and Collateral available to Us at a location determined by Us; sell or lease the Equipment and Collateral to any party without notice under such terms and conditions as We alone shall determine; refer the EFA to an attorney for collection and pursue all other remedies available to Us under the EFA, any agreement, any applicable law or the UCC. You agree to pay all costs and expenses related to collection or repossession, including attorneys' fees. You agree that any delay or failure to enforce Our rights under the EFA does not prevent Us from enforcing any rights at a later time. **You agree that We will not be responsible to pay You any consequential or incidental damages you claim under the EFA.**

16. FAX & ELECTRONIC DOCUMENTS: No modification to the EFA as supplied by Us to You shall be effective unless agreed to in writing or other authentication by Us. A fax or copy version of Your signature on the EFA when received by Us shall be binding on You for all purposes as if originally signed. Each of this Master EFA and each Schedule shall only become binding against Us when actually signed or otherwise authenticated by Us. Both You and We agree that the written version of the EFA containing Our original signature and Your original, fax or copy signature may constitute the original authoritative version, and that the electronic version of the EFA which has been authenticated by You and Us in accordance with applicable law and controlled by the Owner (pursuant to the rules and regulations of eOriginal, Inc.) shall constitute the original authoritative version of the EFA; provided that if the "Paper Out" process shall have occurred pursuant to the eOriginal product Reference Guide, and there shall simultaneously exist both the "Paper Out" printed version and an electronic version of the EFA, then the "Paper Out" printed version of the EFA as identified in the eOriginal audit record and corresponding affidavit shall constitute the sole authoritative version. Both You and We hereby agree that the EFA may be authenticated by electronic means, and expressly consent to the use of the electronic version of the EFA to embody the entire agreement and the understanding between You and Us. You wish to continue to receive information at Your fax and/or email addresses. The EFA may be executed in any number of counterparts, and all such counterparts, taken together, shall constitute one and the same instrument. Reference herein to eOriginal shall mean eOriginal, Inc., Baltimore, MD, or any successor electronic custodian appointed by Us.

17. CELL PHONE CONSENT: You agree that by providing Us with a telephone number for a cellular phone or other wireless device, You are expressly consenting to receiving communications – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system – from Us and Our assigns, affiliates and agents to You at that number. This express consent applies to each such telephone number that you provide to Us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider.

ACCEPTED:

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:

X Rayma Kay Richardson 12/15/2021
BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

Date

Secured Party: CIT Bank, N.A.

X Alex Malloy 12/30/2021
D47273E2B794D2...

Authorized Representative

Date

ELECTRONIC PAYMENT AUTHORIZATION

Electronic Payment: You authorize Us to initiate debit and/or credit entries on the due dates for the amount(s) due pursuant to each Schedule under the Master EFA to the depository account designated and authorize the Bank designated to debit and/or credit same to such account. This agreement shall continue until Bank has received written termination thereof from You and Us.

Please Complete:

Bank _____ City _____ State _____
Bank ABA No. _____ Account No. _____

AND: Please Provide a Copy of a Voided Check

ACCEPT: RAYMAK ENTERPRISES LLC

DocuSigned by:

X Rayma Kay Richardson

BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

12/15/2021

Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for You: When You open an account, We will ask for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.



155 Commerce Way, Portsmouth, NH 03801 | Ph: 800-999-9942

Addendum to Master Equipment Finance Schedule

This Addendum ("Addendum") shall amend Schedule # [REDACTED] 1413 to Master Equipment Finance Agreement No [REDACTED] 2152 by and between RAYMAK ENTERPRISES LLC DBA GPS Trucks ("Customer") and CIT Bank, N.A. ("Secured Party") with reference to the above EFA transaction ("EFA"). All terms and conditions of the EFA not inconsistent with this Addendum shall be and remain in full force and effect.

Customer hereby authorizes Secured Party to correct the following:

- | | | |
|--|---|---|
| <input type="checkbox"/> Lessee/Company Name | <input type="checkbox"/> Advance Payment | <input type="checkbox"/> SignorTitle |
| <input type="checkbox"/> Equipment Location | <input checked="" type="checkbox"/> Rate Factor | <input type="checkbox"/> EOL Option |
| <input type="checkbox"/> Terms | <input type="checkbox"/> BillingAddress | <input type="checkbox"/> Equipment Description |
| <input type="checkbox"/> Payment Amount | <input type="checkbox"/> Processing Fees | <input type="checkbox"/> Payoff(s)/Disbursement |
| <input type="checkbox"/> Security Deposit | <input type="checkbox"/> SignorName | <input checked="" type="checkbox"/> Other |

The Schedule and all other documents given in conjunction therewith shall now read:

Monthly Payment: \$3,672.44

Rate Factor: 0.0324553

Other: Equipment Schedule # shall now read [REDACTED] 1413

IN WITNESS WHEREOF, the parties hereto have set their hands and seals to this Addendum and acknowledge receipt of a true copy hereof on the date(s) indicated below.

Customer: RAYMAK ENTERPRISES LLC DBA GPS Trucks

X internal
Rayma Kay Richardson, Managing Member (Date)

ACCEPTED BY CIT Bank, N.A.

X Alex Malloy 12/30/2021
(Date)

Master EFA Agreement

This Equipment Schedule incorporates the terms and conditions of the referenced Master EFA. Each capitalized term has the same meaning given to it in the referenced Master EFA unless otherwise defined here. You have reviewed and acknowledge all terms of this EFA. Please sign or authenticate where noted.

CUSTOMER INFORMATION: Please verify this section and complete any missing information**Customer:** RAYMAK ENTERPRISES LLC**Billing Address:** PO box 27**City:** Sanger**State:** TX**Zip:** 76266**County:** USA**Federal Tax ID:** 82-4963370**State of Incorporation:** TX**Business Phone:** 9403239400**Fax:****Email:** greg@showmemytruck.com**EQUIPMENT DESCRIPTION:**

All personal property as set forth on the below Invoice number(s) dated as listed, including all attachments, accessories and inclusions per Invoice and all replacement parts, additions, repairs, accessions, attachments and accessories now or hereafter incorporated in or affixed to it, the "Equipment".

Supplier(s) and Invoice Number(s):

Pay proceeds (\$111,658.83) to Raymak Enterprises LLC

See the attached Invoice(s) for Equipment listing purposes only. You acknowledge that You are choosing to finance the purchase of this Equipment over time per the terms and conditions of this EFA rather than the cash price listed on the invoice(s).

Equipment Location (if different from billing): 2401 WORTHINGTON DR, DENTON, TX, 76207, USA**EFA TERMS and CONDITIONS:**

Your Monthly Payment is set forth below and is due in advance on the due date to be established by Us on our acceptance of this Schedule. This Schedule shall commence upon Our written acceptance or other authentication on the Commencement Date (referenced below). **This is a noncancelable, irrevocable agreement; it cannot be cancelled or terminated.**

EFA TERM:

36 MONTHLY

(Term is monthly unless otherwise indicated)

Rate Factor: 0.0325**MONTHLY PAYMENT:**

Payment amounts are in the order listed:

36 payments @ \$3722.46

UPFRONT PAYMENT AMOUNTS:

Security Deposit: \$0.00

Advance Payment: \$0.00

Processing Fees: \$1,495.00

**** (Processing Fees are included in the financed amount)**

Delivery Guaranty Option: In reliance on Your promise to pay Us and subject to EFA terms, We may, at Your verbal direction and subject to credit approval, pay Supplier(s) prior to Equipment delivery. In such case, You understand that despite the fact that some or all of the Equipment has not been delivered or installed, You authorize Us to pay Supplier(s) and Your obligations under this EFA will commence immediately and are absolute and unconditional. You understand and agree that if You are not satisfied with any part of the Equipment, You will only look to persons other than Us, such as Supplier(s), manufacturer, vendor, installer or carrier, and shall not: (i) assert against Us any claim or defense that You may have with the Equipment, installation or delivery and (ii) withhold, set off or reduce any payment due under this EFA by reason thereof.

Pay Proceeds Direction: You hereby irrevocably instruct Us to disburse proceeds of this EFA to the Supplier(s) listed above in the amounts listed on the attached Invoice(s). Disbursement by Us in accordance with these instructions shall be and constitute payment and delivery to and receipt by You of any and all such proceeds.

EQUIPMENT DELIVERY & ACCEPTANCE:

You certify that all Equipment has been furnished and delivery and installation and other work necessary prior to use has been fully completed to Your satisfaction. Equipment is in good condition, working order and repair and in compliance with Your requirements. If the Delivery Guaranty Option is not applicable, You authorize Us to pay the Supplier(s) pursuant to the attached Invoice(s) and Your Pay Proceeds Direction. Upon signing or authenticating below, Your promises herein will be irrevocable and unconditional in all respects and You irrevocably accept the Equipment "as is", "where is" and without recourse, representation or warranty of any kind express or implied.

Client: RAYMAK ENTERPRISES LLC

DocuSigned by:

X

Rayma Kay Richardson

BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

12/15/2021

Date of Delivery & Acceptance

EFA ACCEPTANCE:**Customer:** RAYMAK ENTERPRISES LLC

DocuSigned by:

X

Rayma Kay Richardson

BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

Secured Party: CIT Bank, N.A.

DocuSigned by:

X

Alex Malloy

D47273E27B794D2...

date: 12/15/2021

Authorized Representative, Commencement Date: 12/30/2021



Payment Receipt

Printed Date: Thu, December 16, 2021 5:19 PM
Requested By: Rayma Richardson

Receipt Number: 105699077

Business:	GPS Trucks (131813)	Payment Method:	Wire
Email:	greg@showmemytruck.com	Total Amount Applied:	\$35,549.58
Phone Number:	(940) 323-9400	Total Amount Paid:	\$35,549.58
Posted Date:	09/24/2021	Effective Date:	09/24/2021
Posted By:	NGC Payment		
Additional Payment Information:	per wire		

	Date Fee Assessed	Paid	Waived	Total Applied
3AKGGLD56ESFY0703 - 2014 FREIGHTLINER CASCADIA Red - Stock # 93				
Records Services Charge	09/03/2021	\$18.00	\$0.00	\$18.00
Floorplan / Curtailment	09/03/2021	\$125.00	\$0.00	\$125.00
Collateral Protection		\$161.70	\$0.00	\$161.70
Interest		\$169.88	\$0.00	\$169.88
Advances: Specific Source Fee	09/03/2021	\$75.00	\$0.00	\$75.00
Principal		\$35,000.00	\$0.00	\$35,000.00
Subtotal		\$35,549.58	\$0.00	\$35,549.58



Payment Receipt

Printed Date: Thu, December 16, 2021 5:19 PM
Requested By: Rayma Richardson

Receipt Number: 105699060

Business:	GPS Trucks (131813)	Payment Method:	Wire
Email:	greg@showmemytruck.com	Total Amount Applied:	\$36,521.90
Phone Number:	(940) 323-9400	Total Amount Paid:	\$36,521.90
Posted Date:	09/24/2021	Effective Date:	09/24/2021
Posted By:	NGC Payment		
Additional Payment Information:	per wire		

	Date Fee Assessed	Paid	Waived	Total Applied
3AKJGLD67ESFM1357 - 2014 FREIGHTLINER CASCADIA Black - Stock # 92				
Records Services Charge	09/03/2021	\$18.00	\$0.00	\$18.00
Collateral Protection		\$166.32	\$0.00	\$166.32
Floorplan / Curtailment	09/03/2021	\$125.00	\$0.00	\$125.00
Interest		\$137.58	\$0.00	\$137.58
Advances: Specific Source Fee	09/03/2021	\$75.00	\$0.00	\$75.00
Principal		\$36,000.00	\$0.00	\$36,000.00
Subtotal		\$36,521.90	\$0.00	\$36,521.90



Payment Receipt

Printed Date: Thu, December 16, 2021 5:19 PM
Requested By: Rayma Richardson

Receipt Number: 105698982

Business:	GPS Trucks (131813)	Payment Method:	Wire
Email:	greg@showmemytruck.com	Total Amount Applied:	\$39,587.35
Phone Number:	(940) 323-9400	Total Amount Paid:	\$39,587.35
Posted Date:	09/24/2021	Effective Date:	09/24/2021
Posted By:	NGC Payment		
Additional Payment Information:	per wire		

	Date Fee Assessed	Paid	Waived	Total Applied
3AKJGLD69ESFM1389 - 2014 FREIGHTLINER CASCADIA Red - Stock # 95				
Principal		\$39,000.00	\$0.00	\$39,000.00
Collateral Protection		\$180.18	\$0.00	\$180.18
Floorplan / Curtailment	09/03/2021	\$125.00	\$0.00	\$125.00
Interest		\$189.17	\$0.00	\$189.17
Advances: Specific Source Fee	09/03/2021	\$75.00	\$0.00	\$75.00
Records Services Charge	09/03/2021	\$18.00	\$0.00	\$18.00
Subtotal		\$39,587.35	\$0.00	\$39,587.35

Master EFA Agreement

This **TITLED VEHICLE** Addendum amends the referenced EFA Schedule to add the terms and conditions outlined below. Each capitalized term has the same meaning given to it in the referenced EFA Schedule unless otherwise defined here. **Please complete & sign where noted. If you have any questions please call us at 800-999-9942.**

CUSTOMER:

Name: RYMAK ENTERPRISES LLC

Billing Address: PO box 27

City: Sanger

State: TX

Zip: 76266

TITLED VEHICLE DETAILED EQUIPMENT INFORMATION: VIN, Year, Make, Model

2014 Freightliner Cascadia Tractor Truck s/n 3AKJGLD67ESFM1357

2014 Freightliner Cascadia Tractor Truck s/n 3AKJGLD69ESFM1389

2014 Freightliner Cascadia Tractor Truck s/n 3AKGGLD56ESFY0703

Vehicle Titling Direction: The vehicle(s) must be titled with the following owner & lienholder:

Owner: RYMAK ENTERPRISES LLC

PO box 27

Sanger, TX 76266

USA

Lienholder: CIT Bank, N.A.

155 Commerce Way

Portsmouth, NH 03801

Titled Vehicle Terms: As the Equipment financed includes one or more items which are titled vehicles, You agree To provide to Us the supplier's original title documentation within one business day of our payment to such supplier, to execute all required title application and transfer documents as required by Us and to cooperate fully and in a timely manner with Us in the titling process, to title the vehicle in accordance with the titling instruction above, to deliver the original title issued in Your name to Us within one business day of receipt. You agree to pay a fee of \$99 per month for each month We have not received the properly issued title, beginning 90 days after the Commencement Date of this Agreement.

Location: You agree that you are responsible for maintaining records showing the location of each item of Equipment. You will provide such records and location to Us upon our request.

Additional Warranty Disclaimer: In addition to the warranty disclaimers included in the Master EFA, CUSTOMER REPRESENTS AND WARRANTS THAT THE EQUIPMENT IS NOW AND AT ALL TIMES HEREFTER WILL CONTINUE TO BE IN FULL COMPLIANCE WITH ALL FEDERAL, STATE AND LOCAL LAWS. WE SPECIFICALLY MAKE NO WARRANTIES OR REPRESENTATIONS AS TO THE SAFETY OF SUCH EQUIPMENT AND YOU ACKNOWLEDGE THAT SUCH EQUIPMENT IS EXTREMELY HAZARDOUS WHEN NOT ASSEMBLED, USED OR DISMANTLED PROPERLY. YOU ASSUME ALL RISKS AND RESPONSIBILITIES ASSOCIATED WITH THE USE OF THIS EQUIPMENT. YOU SPECIFICALLY ACKNOWLEDGE YOUR DUTY TO USE THE EQUIPMENT WITH DUE CARE AND FOR

THE PURPOSE FOR WHICH IT WAS INTENDED. YOU FURTHER ACKNOWLEDGE THAT YOU HAVE RECEIVED AND REVIEWED ALL SAFETY GUIDELINES AND OTHER SAFETY INFORMATION PROVIDED BY THE MANUFACTURER AND/OR SUPPLIER AND YOU AGREE TO ABIDE BY AND COMPLY WITH ALL SAFETY REQUIREMENTS OF THE MANUFACTURER AND/OR SUPPLIER AS WELL AS ALL FEDERAL, STATE AND LOCAL REGULATIONS RELATED TO THE USE OF THE EQUIPMENT.

Failure to comply with any of the terms and conditions outlined in this Addendum shall be deemed a condition of default as defined in the Master EFA.

Agreed:

Customer: RYMAK ENTERPRISES LLC

DocuSigned by:

X Rayma Kay Richardson

BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

Date: 12/15/2021

Secured Party: CIT Bank, N.A.

DocuSigned by:

X Alex Malloy

D47273E27B794D2...

12/30/2021

Authorized Representative

(Date)

Insurance Info: You are required to maintain property and liability insurance policies in place naming Us as Additional Insured/Loss Payee. You are required, prior to funding and upon renewal, to deliver proof of insurance to us. Please list your insurance information below. Providing this information is not proof of insurance, but it will assist Us in working with Your Insurance Agent to obtain evidence of insurance.

INSURANCE:

Insurance Agent's Name:

Insurance Policy Number:

Insurance Agent's Phone:

Insurance Expiration Date:

PREPAYMENT ADDENDUM

Eq. Schedule No. AA-1701413

This Prepayment Addendum ("Addendum") supplements and amends that certain equipment finance agreement identified by the schedule number set forth above ("Schedule") between Direct Capital, a Division CIT Bank, N.A., as secured party ("Direct Capital"), and RAYMAK ENTERPRISES LLC, as customer ("Customer"), and pertaining to the property being financed by and described in the Schedule. The following is hereby added as a new section to the Schedule:

"Prepayment: Notwithstanding any other provision of this Schedule to the contrary, and provided no Default has occurred under this Schedule or any other agreement with Direct Capital, Customer may prepay this Schedule at any time, in whole but not in part, by paying Direct Capital an amount equal to the Unpaid Balance. "Unpaid Balance" shall mean, with respect to this Schedule, as of the date of any such permitted prepayment thereunder, the sum of; (i) all amounts then due and owing by you under this Schedule, plus (ii) the discounted present value of all future monthly scheduled payments to be owed by you during the balance of the term of this Schedule, calculated using a discount rate equal to (A) 4% if the prepayment is made during the first half of the contract term of this Schedule, or (B) the rate that was used by Direct Capital to calculate the monthly payment amount payable under this Schedule if the prepayment is made during the second half of the contract term of this Schedule, plus (iii) plus all applicable taxes, if any, arising out of such prepayment. Direct Capital shall specify the Unpaid Balance which, absent manifest error, shall be binding and conclusive. No prepayment penalty shall be added to the Unpaid Balance."

You agree that a facsimile or other copy of this Addendum, as executed, shall be deemed the equivalent of an originally executed copy for all purposes, and except as amended by this Addendum, the Schedule remains in full force and effect.

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:
X Rayma Kay Richardson 12/15/2021
BFF1150A41374E5...

Rayma Kay Richardson, Managing Member (Date)

ACCEPTED BY CIT Bank, N.A.

DocuSigned by:
X Alex Malloy 12/30/2021
D47273E27B794D2...

Title: FM (Date)

Certificate Of Completion

Envelope Id: 7B840680F7354400879D8E25CA3184A5	Status: Delivered
Subject: Ritchie Bros. Financial AA-1701413 - RAYMAK ENTERPRISES LLC - CD2112030561	
Lender Name: RBFS	
Application Number: CD2112030561	
Source Envelope:	
Document Pages: 31	Signatures: 10
Certificate Pages: 5	Initials: 0
AutoNav: Enabled	
Envelopeld Stamping: Enabled	
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	
	Envelope Originator: Ritchie Bros. Financial Services 9500 Glenlyon Pkway Burnaby, BC V5J 0C6 rbfssender@rbfinance.com IP Address: 52.233.32.36

Record Tracking

Status: Original 12/14/2021 4:34:58 PM	Holder: Ritchie Bros. Financial Services rbfssender@rbfinance.com	Location: DocuSign
---	--	--------------------

Signer Events

Rayma Kay Richardson
rayma@showmemytruck.com
Security Level: Email, Account Authentication (None), Authentication

Signature

DocuSigned by:
Rayma Kay Richardson
BFF1150A41374E5...

Signature Adoption: Pre-selected Style
Using IP Address: 172.108.177.18

Timestamp

Sent: 12/14/2021 4:35:00 PM
Viewed: 12/15/2021 9:16:40 AM
Signed: 12/15/2021 9:18:42 AM

Authentication Details

ID Check:
Transaction: 31013336639555
Result: passed
Vendor ID: LexisNexis
Type: iAuth
Recipient Name Provided by: Recipient
Information Provided for ID Check: Address, SSN9, SSN4, DOB
Performed: 12/15/2021 9:16:30 AM

Question Details:
passed vehicle.association.real
failed person.city.real
passed corporate.association.fake
passed vehicle.historical.association.real
passed person.age.real
failed county.lived.single.real

Electronic Record and Signature Disclosure:
Accepted: 12/15/2021 9:16:40 AM
ID: b669d7c7-61c9-432f-a49d-ecfd8251d012

Alvaro Martins
amartins@rbfinance.com
RBFS
Security Level: Email, Account Authentication (None)

DocuSigned by:
Alvaro Martins
854E25333E54498...

Signature Adoption: Pre-selected Style
Using IP Address: 23.16.16.75

Sent: 12/15/2021 9:18:45 AM
Viewed: 12/15/2021 9:49:46 AM
Signed: 12/15/2021 10:47:33 AM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Direct Capital Corp
RBFSfunding@cit.com
Lender
Direct Capital Corp
Security Level: Email, Account Authentication (None)

Sent: 12/15/2021 10:47:37 AM
Viewed: 12/15/2021 11:17:03 AM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
alidder@rbfinance.com alidder@rbfinance.com Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via DocuSign	<div>COPIED</div>	Sent: 12/14/2021 4:35:00 PM
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	12/14/2021 4:35:00 PM
Certified Delivered	Security Checked	12/15/2021 11:17:03 AM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		



Electronic Title Copy

Vehicle ID Number	Year	Make	Model	Body Style	Lic Plate	Reg Exp
3AKGGLD56ESFY0703	2014	FRHT		TR	TONLY01	
Weight	New/Used	Title Number	Odometer	State	Date Issued	
18900		06133144556134655	EXEMPT	TX	01-13-2023	

Vehicle Color
WHITE

Full Name of Owner(s)
RAYMAK ENTERPRISES LLC
PO BOX 27
SANGER, TX 76240

Liens(s)
CIT BANK, N. A.
ONE CIT DRIVE
LIVINGSTON, NJ 07039

Lien Date: 12-26-2021
ELT Number: 26438280100
LTN: EQ-792008

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: HQA0BNSEOM

THIS IS NOT A TITLE
This is an official Premier eTitleLien® Report
generated by a customer of DDI Technology.



DDI Technology



Electronic Title Copy

Vehicle ID Number	Year	Make	Model	Body Style	Lic Plate	Reg Exp
3AKJGLD67ESFM1357	2014	FRHT		TR	R612585	
Weight	New/Used	Title Number	Odometer	State	Date Issued	
18900		06133144556140029	EXEMPT	TX	05-06-2022	

Vehicle Color
WHITE

Full Name of Owner(s)
RAYMAK ENTERPRISES LLC
PO BOX 27
SANGER, TX 76240

Liens(s)
CIT BANK, N. A.
ONE CIT DRIVE
LIVINGSTON, NJ 07039

Lien Date: 12-26-2021
ELT Number: 26438280100
LTN: EQ-794623

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: OWL8AJ2JUH

THIS IS NOT A TITLE
This is an official Premier eTitleLien® Report
generated by a customer of DDI Technology.



DDI Technology



Electronic Title Copy

Vehicle ID Number	Year	Make	Model	Body Style	Lic Plate	Reg Exp
3AKJGLD69ESFM1389	2014	FRHT		TR	TONLY01	
Weight	New/Used	Title Number	Odometer	State	Date Issued	
18900		06133144556135049	EXEMPT	TX	01-13-2023	

Vehicle Color
WHITE

Full Name of Owner(s)
RAYMAK ENTERPRISES LLC
PO BOX 27
SANGER, TX 76240

Liens(s)
CIT BANK, N. A.
ONE CIT DRIVE
LIVINGSTON, NJ 07039

Lien Date: 12-26-2021
ELT Number: 26438280100
LTN: EQ-794625

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: WBUJLEGRIJ

THIS IS NOT A TITLE
This is an official Premier eTitleLien® Report
generated by a customer of DDI Technology.



DDI Technology

155 Commerce Way, Portsmouth, NH 03801 | Ph: 800-999-9942 | F: 800-875-0312

CUSTOMER: Please verify this section and complete any missing information

Client: RAYMAK ENTERPRISES LLC			
Address: 2401 WORTHINGTON DR Suite 115			
City: DENTON	State: TX	Zip: 76207	County: USA
Federal Tax ID: X 82-4963370	State of Incorporation: TX		Home Phone: 9403239400
Business Phone: 9403239400	Fax:	Email: greg@showmemytruck.com	

INSTRUCTIONS: The words "You", "Your" and "Customer" refer to the customer (the party who is borrowing funds against the Equipment or as a direct loan); "We", "Us", "Our" and "Secured Party" refer to CIT Bank, a division of First-Citizens Bank & Trust Company, and its successors and assigns, the secured party. Please complete and/or verify information and sign or authenticate where noted. Please call with any questions.

1. MASTER EFA & SCHEDULES: You agree to finance the Equipment or borrow funds as described in each Schedule ("Schedule") executed in accordance with this Master EFA Agreement ("Master EFA"). Each Schedule shall constitute a separate agreement distinct from this Master EFA, except that all terms contained herein are deemed part of each Schedule. In the event of a conflict between this Master EFA and a Schedule, the provisions of the Schedule, or its Addendum, shall prevail. The term "EFA" when used herein means collectively, each Schedule and this Master EFA. Capitalized terms used and not otherwise defined herein shall have the same meanings given in a Schedule. The term of this Master EFA begins on the first Schedule's Commencement Date and continues as long as any Schedule remains unpaid. You authorize Us to insert or correct information on the EFA including Your proper legal name, address, dates and Equipment description. All notices shall be in writing addressed to You at Your address stated herein or to Us at 155 Commerce Way, Portsmouth, NH 03801.

2. EQUIPMENT: You have chosen the equipment as set forth on each Schedule as applicable ("Equipment"). You acknowledge that the Equipment is financed for You solely for commercial or business purposes and not for personal, family, agricultural or household purposes. If the Equipment is unsatisfactory, Your only remedy is against its supplier or manufacturer and You have no remedy for damages against Us. If the Delivery Guaranty Option is not applicable, Your confirmation to Us by phone or execution or authentication of an Equipment Delivery & Acceptance shall constitute Your acknowledgement that You have inspected the Equipment, found it satisfactory in all respects and have accepted it. You will maintain Equipment location records and provide Equipment location to Us upon demand. You are responsible for keeping the Equipment in good repair, condition and working order, except for normal wear and tear. You are responsible for complying with all laws relating to the Equipment or its use and to protect the Equipment from damage, seizure or loss. You will continue to make payments if any damage, seizure or loss occurs to any part of the Equipment, even if the Equipment is completely destroyed or, at Our option, pay Us the amount described in the Defaults and Remedies section of the EFA on the next payment date. We are not responsible for any losses, damages or injuries caused by the installation or use of the Equipment or from any other loss while You have the Equipment and You agree to hold Us harmless and defend and indemnify Us against any claim for loss, damages or injuries, including attorneys' fees and related costs.

3. NO WARRANTY: We are financing Equipment for You "AS IS" "WHERE IS" AND WITH ANY AND ALL FAULTS. As We did not select, manufacture, supply or inspect the Equipment, WE MAKE NO WARRANTY OR REPRESENTATION, either express or implied as to the condition of the Equipment, its merchantability, its fitness or suitability for any particular purpose, its design, its capacity, its quality, or any other characteristics of the Equipment. We are not responsible for packaging, delivery, installation or testing of the Equipment. You agree that You have selected the supplier and each item of Equipment based on Your own judgment and disclaim any reliance upon any statements or representations made by Us. The supplier is not an agent of Ours and nothing the supplier states can affect Our obligation under this agreement. You will continue to make all payments under the EFA regardless of any claim or complaint against any supplier.

4. REPRESENTATIONS: You represent and warrant to us that: You, and each of the individuals signing or authenticating the EFA, have the lawful power and authority to enter into the EFA; by entering into the EFA You will not violate any law or other agreement; and the location of Your chief executive office, state of incorporation or organization, exact legal name, place of residence and Federal Tax ID number are accurately listed in the EFA. The EFA will constitute Your legal, valid and binding obligation, enforceable against You in accordance with the terms hereof. If a registered organization, You represent and warrant to Us that You are duly organized, duly authorized, validly existing and in good standing. **THE EFA CANNOT BE TERMINATED OR CANCELED BY YOU FOR ANY REASON.** Your obligation to make payments under the EFA is absolute and unconditional.

5. ASSIGNMENT: YOU HAVE NO RIGHT TO SELL, TRANSFER, ASSIGN OR LEASE THE EQUIPMENT OR YOUR RIGHTS UNDER THE EFA. You understand that We, without prior notice, have the right to assign, sell or otherwise transfer the EFA. You understand that Our assignee will have the same rights and benefits as Us but they do not have to perform any of Our obligations. You agree that the rights of Our assignee will not be subject to any claims, defenses or setoff that You may have against Us.

6. SECURITY DEPOSIT: The security deposit, listed on a Schedule, is payable upon execution, is non-interest bearing, will be commingled with Our other funds and secures Your performance under the EFA. We may apply the security deposit to satisfy any amounts owed by You, in which event You will promptly restore the security deposit to its full amount.

If all conditions are fully complied with and You have not ever been in default, the security deposit will be refunded to You after the end of the term of each Schedule.

7. INDEMNITY: You indemnify Us and Our affiliates and Our and Our affiliates' shareholders, directors, officers, employees, agents and assignees against any claims, actions, damages, fines, penalties, causes of action, suits or other legal proceedings or liabilities including all attorneys' fees, arising out of or connected with the EFA or any Equipment, without limitation. Such indemnification shall survive expiration, cancellation or termination of the EFA.

8. LAW: The EFA is governed by Federal law and the laws of New Hampshire. You agree and consent to the exclusive jurisdiction and venue of any State or Federal Court in Rockingham County, New Hampshire. You waive any right to challenge the jurisdiction or venue for any reason. You waive the defense of Forum Non Conveniens. The EFA is intended to constitute a valid and enforceable legal instrument and no provision of the EFA that may be deemed unenforceable shall in any way invalidate any other provision or provisions hereof, all of which shall remain in full force and effect. The EFA constitutes the entire agreement between the parties. **YOU AGREE TO WAIVE ALL RIGHTS TO A JURY TRIAL.** Each party prefers that any dispute between them be resolved subject to the above jury trial waiver. Should the above jury trial waiver be found unenforceable, then, upon the written request of any party, any dispute, including any and all questions of law or fact relating thereto, shall be determined exclusively by a judicial reference proceeding in accordance with Cal. Civ. Proc. Code § 638 et seq. or the applicable state's equivalent state law. The parties shall select a retired state or federal judge as the referee. The referee shall report a statement of decision to the Court. Notwithstanding the foregoing, nothing in this paragraph shall limit any other right of the parties under the EFA.

PERSONAL GUARANTY: As consideration for Our entering into the EFA, the undersigned Guarantor ("You", "Your"), jointly and severally, unconditionally personally guarantees and agrees to be liable to Us, First-Citizens Bank & Trust Company, the Secured Party, for the full, prompt and indefeasible payment and performance of all now existing and future indebtedness, obligations or liabilities of the Customer arising under the EFA. You agree that We may make other arrangements including compromise or settlement with the Customer and You will waive all defenses and notice of those changes and will remain responsible for the payment and obligations of the EFA. We do not have to notify You if the Customer is in default. If the Customer defaults, You will immediately pay in accordance with the default provision of the EFA all sums due under the terms of the EFA and will perform all of the EFA obligations. If it is necessary for Us to proceed legally to enforce this guaranty, You expressly consent to the jurisdiction of the court set out in the "Law" paragraph and agree to pay all costs, including attorneys' fees incurred in enforcement of this guaranty (including attorneys' fees incurred post-judgment). You also agree that the "Law" paragraph in its entirety applies to this guaranty. It is not necessary for Us to proceed first against the Customer or the Collateral before enforcing this guaranty. You grant Us continuing authority to access, review and update, from time to time, credit reference information, including credit bureau reports pertaining to You. All financial providers are hereby directed and authorized to release to Us any and all information pertaining to any of Your accounts.

Signature or authentication of the Guarantor (an Individual)

DocuSigned by:

 BFF1150A41374E5... **X** 3/9/2022
 Rayma Kay Richardson NO TITLE Date

Signature or authentication of the Guarantor (an Individual)

X **X**
 NO TITLE Date

MASTER EFA AGREEMENT Page 2 of 3

Master EFA Agreement

9. TAXES: You agree to pay when due or at a frequency set by Us all taxes (including sales, use, and personal property tax, fines and penalties) and fees relating to the EFA or the Equipment. If We make payment on any of the above, You agree to reimburse Us.

10. INSURANCE. You agree to keep the Equipment fully insured against loss, theft, damage, destruction with Us as loss payee and additional insured in an amount not less than the original cost of the Equipment for the term of each Schedule. You also agree to obtain a general public liability insurance policy from a provider and in amounts acceptable to Us and name Us as an additional insured on the policy. You agree to provide Us certificates or other evidence of insurance acceptable to Us before each Schedule commences, prior to each insurance renewal and within 10 days of Our request. You agree that if said insurance is not received by Us, is cancelled or expires and is not replaced, We have the right, but not the obligation, to secure insurance on the Equipment from a carrier of Our choosing in such forms and amounts as We deem reasonable to protect Our interest. Insurance We secure will not name You as an insured and may not fully protect Your interests and You will pay Us an insurance charge that will include a premium, which may be substantially higher than the premium that You would pay if placed independently. In addition to the premium, You will pay Us a fee that will include an interest charge and administrative and processing fees, which will result in profit to Us and Our agents. At any time, You can avoid these costs by delivering the required proof of insurance to Us. **Nothing in this paragraph will relieve You of Your responsibility for liability insurance coverage on the Equipment.** We may negotiate and settle for Our benefit all property damage claims and all liability claims involving Us or the Equipment and may sign or endorse Your name on any draft, check or instrument representing insurance proceeds covering the Equipment. We shall retain any physical damage insurance proceeds arising out of a theft, loss or damage up to the full amount owed under the EFA. You will remain responsible for any deficiency.

11. PAYMENTS, INTERIM PAYMENT, FEES & OTHER CHARGES, RATE FACTOR:

You agree to pay Us the periodic payments for the term (including any extensions) of the EFA in accordance with each Schedule plus any applicable sales tax, use tax or property tax. We have the right to apply all sums received from You to any amounts due Us pursuant to the EFA. You agree to pay Us a nonrefundable documentation fee plus all other reasonable fees associated with the EFA, including, but not limited to, credit inquiry, site inspection, appraisal, UCC search and filing, titling fees and costs, including a termination fee of up to \$379, unless otherwise noted, payable upon termination of each Schedule. Your signature or other authentication is an irrevocable offer to enter into the EFA. In the event that You sign or otherwise authenticate the EFA, but the EFA is not commenced, the advance payments, documentation fee and security deposit may be retained by Us to compensate for Our documentation, processing and other expenses. A late payment charge of 15% of the amount due will be assessed on any payment not paid within 3 days of the due date; interest on any delinquent amount due shall be charged from the due date until paid at the highest legal rate. You also agree to pay Our standard NSF fee for each payment returned for insufficient funds. You agree to pay Us, upon receipt of Your first invoice, "Interim Payment", which is a partial payment for the use of the Equipment or loan proceeds prior to the first regular payment due date. Interim Payment shall be in an amount equal to 1/30th of the monthly payment, multiplied by the number of days from the Commencement Date to the first payment due date payable up on receipt of invoice. **Rate Factor:** Each monthly payment includes, in addition to reimbursement of Equipment cost or loan amount, a return on Our investment expressed as the rate factor which can be characterized as a finance charge. Equipment cost or loan amount is the payment divided by the Rate Factor. The total dollar amount of the finance charge is equal to the payment times the term plus the processing fees less Equipment cost or loan amount.

12. COMPUTER SOFTWARE: Notwithstanding any other terms of the EFA, You agree that as to software only. We have not had, do not have, nor will have any title to such software; You have executed or will execute or otherwise authenticate a separate software license agreement; and We are not a party to and have no responsibilities whatsoever in regard to such license agreement; You have selected the software as per the Equipment paragraph of the EFA; and **We make no warranties of merchantability, data accuracy, system integration or fitness for use and take absolutely no responsibility for the function or defective nature of such software.**

13. EQUIPMENT OWNERSHIP: You are the owner of the Equipment under each Schedule as applicable and have title to the Equipment subject to Our lien. You agree to keep the Equipment free and clear of all liens, claims and encumbrances. We have the right to inspect the Equipment at any time.

14. UCC FILINGS: To secure Your obligations under the EFA, You hereby grant Us a first priority security interest in the Equipment and authorize Us to file UCC Financing Statements or similar instruments in Our Name or that of Our secured party representative to perfect such interest. "Equipment" includes all replacements, parts, repairs, additions, accessions and accessories incorporated in the Equipment or affixed to the Equipment and any and all proceeds of the foregoing, including, without limitation, insurance proceeds. To secure Your obligations under the EFA, You also hereby grant Us a security interest in all of Your right, title and interest in and to all of Your chattel paper, goods, inventory, equipment (other than the Equipment), accounts, accounts receivable, documents, instruments, general intangibles, payment intangibles, investment property, rents, income, securities, fixtures and other property, whether now existing or owned by You or hereafter arising or acquired by You, and in all proceeds, including insurance proceeds, thereof (collectively "Collateral"), and authorize Us to file UCC Financing Statements or similar instruments in Our name or that of Our secured party representative to perfect such interest.


15. DEFAULT & REMEDIES: You will be in default if: You fail to make any required payment under the EFA when due; You fail to perform any other obligation of the EFA or other agreement with Us; any representation or warranty made by You is false; a material adverse change (as determined by Us) occurs in Your financial condition or We believe the prospect of payment is impaired; You enter or have entered against You insolvency, bankruptcy or similar proceedings; the death of a personal guarantor occurs or You attempt to repudiate or revoke any agreement with Us ("Default"). If You are ever in Default, We, with or without notice to You, may retain Your security deposit; terminate or cancel the EFA or any of Our obligations to You, require that You pay the unpaid remaining payments (discounted at 4%), the amount of any purchase option and late charges, taxes, fees and interest on the same; sue for and recover from You any and all amounts due Us; enter the Equipment and Collateral location and repossess and remove, or render unusable, the Equipment and Collateral; require You to make the Equipment and Collateral available to Us at a location determined by Us; sell or lease the Equipment and Collateral to any party without notice under such terms and conditions as We alone shall determine; refer the EFA to an attorney for collection and pursue all other remedies available to Us under the EFA, any agreement, any applicable law or the UCC. You agree to pay all costs and expenses related to collection or repossession, including attorneys' fees. You agree that any delay or failure to enforce Our rights under the EFA does not prevent Us from enforcing any rights at a later time. **You agree that We will not be responsible to pay You any consequential or incidental damages you claim under the EFA.**

16. FAX & ELECTRONIC DOCUMENTS: No modification to the EFA as supplied by Us to You shall be effective unless agreed to in writing or other authentication by Us. A fax or copy version of Your signature on the EFA when received by Us shall be binding on You for all purposes as if originally signed. Each of this Master EFA and each Schedule shall only become binding against Us when actually signed or otherwise authenticated by Us. Both You and We agree that the written version of the EFA containing Our original signature and Your original, fax or copy signature may constitute the original authoritative version, and that the electronic version of the EFA which has been authenticated by You and Us in accordance with applicable law and controlled by the Owner (pursuant to the rules and regulations of eOriginal, Inc.) shall constitute the original authoritative version of the EFA; provided that if the "Paper Out" process shall have occurred pursuant to the eOriginal product Reference Guide, and there shall simultaneously exist both the "Paper Out" printed version and an electronic version of the EFA, then the "Paper Out" printed version of the EFA as identified in the eOriginal audit record and corresponding affidavit shall constitute the sole authoritative version. Both You and We hereby agree that the EFA may be authenticated by electronic means, and expressly consent to the use of the electronic version of the EFA to embody the entire agreement and the understanding between You and Us. You wish to continue to receive information at Your fax and/or email addresses. The EFA may be executed in any number of counterparts, and all such counterparts, taken together, shall constitute one and the same instrument. Reference herein to eOriginal shall mean eOriginal, Inc., Baltimore, MD, or any successor electronic custodian appointed by Us.

17. CELL PHONE CONSENT: You agree that by providing Us with a telephone number for a cellular phone or other wireless device, You are expressly consenting to receiving communications – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system – from Us and Our assigns, affiliates and agents to You at that number. This express consent applies to each such telephone number that you provide to Us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider.

ACCEPTED:**Customer: RAYMAK ENTERPRISES LLC**

DocuSigned by:


X 3/9/2022

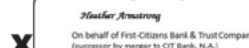
BFF1150A41374E5...

Rayma Kay Richardson Managing
Member

Date

Secured Party: First-Citizens Bank & Trust Company

DocuSigned by:


X 3/16/2022On behalf of First-Citizens Bank & Trust Company
(Successor by merger to CIT Bank, N.A.)

D47273E27B794D2...

Authorized Representative

Date

ELECTRONIC PAYMENT AUTHORIZATION

Electronic Payment: You authorize Us to initiate debit and/or credit entries on the due dates for the amount(s) due pursuant to each Schedule under the Master EFA to the depository account designated and authorize the Bank designated to debit and/or credit same to such account. This agreement shall continue until Bank has received written termination thereof from You and Us.

Please Complete:

Bank	City	State
Bank ABA No.	Account No.	

AND: Please Provide a Copy of a Voided Check

ACCEPT: RAYMAK ENTERPRISES LLC

DocuSigned by:

X Rayma Kay Richardson

3BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

X 3/9/2022

Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for You: When You open an account, We will ask for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.



155 Commerce Way, Portsmouth, NH 03801 | Ph: 800-999-9942

Addendum to Master Equipment Finance Schedule

This Addendum ("Addendum") shall amend Schedule # [REDACTED] 9731 to Master Equipment Finance Agreement No [REDACTED] 4294 by and between RAYMAK ENTERPRISES LLC DBA GPS Trucks ("Customer") and CIT Bank, a division of First-Citizens Bank & Trust Company ("Secured Party") with reference to the above EFA transaction ("EFA"). All terms and conditions of the EFA not inconsistent with this Addendum shall be and remain in full force and effect.

Customer hereby authorizes Secured Party to correct the following:

- | | | |
|--|---|---|
| <input type="checkbox"/> Lessee/Company Name | <input type="checkbox"/> Advance Payment | <input type="checkbox"/> SignorTitle |
| <input type="checkbox"/> Equipment Location | <input checked="" type="checkbox"/> Rate Factor | <input type="checkbox"/> EOL Option |
| <input type="checkbox"/> Terms | <input type="checkbox"/> BillingAddress | <input type="checkbox"/> Equipment Description |
| <input checked="" type="checkbox"/> Payment Amount | <input type="checkbox"/> Processing Fees | <input type="checkbox"/> Payoff(s)/Disbursement |
| <input type="checkbox"/> Security Deposit | <input type="checkbox"/> SignorName | <input checked="" type="checkbox"/> Other |

The Schedule and all other documents given in conjunction therewith shall now read:

Payment Amount: \$5,402.03

Rate Factor: 0.0324553

Other: Equipment Schedule # shall now read a [REDACTED] 9731

Master EFA Agreement # shall now read a [REDACTED] 4294

IN WITNESS WHEREOF, the parties hereto have set their hands and seals to this Addendum and acknowledge receipt of a true copy hereof on the date(s) indicated below.

Customer: RAYMAK ENTERPRISES LLC DBA GPS Trucks

X Internal

Rayma Kay Richardson, Managing Member

(Date)

ACCEPTED BY First-Citizens Bank & Trust Company

X Heather Armstrong 3/16/2022

(Date)

EQUIPMENT SCHEDULE

Master EFA Agreement

This Equipment Schedule Is subject to all of the terms and conditions of the referenced Master EFA Agreement ("Master EFA"), including, without limitation, Section 14 (UCC Filings). Each capitalized term used herein has the same meaning given to it in the referenced Master EFA unless otherwise defined herein. You have reviewed and acknowledge all terms of this EFA.

CUSTOMER INFORMATION: Please verify this section and complete any missing information

Customer: RAYMAK ENTERPRISES LLC

Billing Address: PO box 27

City: Sanger	State: TX	Zip: 76266	County: USA
--------------	-----------	------------	-------------

Federal Tax ID: X 82-4963370

State of Incorporation: TX

Business Phone: 9403239400

Fax:

Email: greg@showmemytruck.com

EQUIPMENT DESCRIPTION:

All personal property as set forth on the below Invoice number(s) dated as listed, including all attachments, accessories and inclusions per Invoice and all replacement parts, additions, repairs, accessions, attachments and accessories now or hereafter incorporated in or affixed to it, the "Equipment".

Supplier(s) and Invoice Number(s):

See Schedule A

See the attached Invoice(s) for Equipment listing purposes only. You acknowledge that You are choosing to finance the purchase of this Equipment over time per the terms and conditions of this EFA rather than the cash price listed on the invoice(s).

Equipment Location (if different from billing): 2401 WORTHINGTON DR Suite 115, DENTON, TX, 76207, USA

EFA TERMS and CONDITIONS:

Your Monthly Payment is set forth below and is due in advance on the due date to be established by Us on our acceptance of this Schedule. This Schedule shall commence upon Our written acceptance or other authentication on the Commencement Date (provided below), the occurrence of which is described in the Master EFA. Upon the occurrence of the Commencement Date, **this shall become a noncancelable, irrevocable agreement; it cannot be cancelled or terminated.**

EFA TERM:

36 MONTHLY

(Term is monthly unless otherwise indicated)

Rate Factor: 0.0325

MONTHLY PAYMENT:

Payment amounts are in the order listed:

36 payments @ \$5402.02

UPFRONT PAYMENT AMOUNTS:

Security Deposit: \$0.00

Advance Payment: \$0.00

Processing Fees: \$1,595.00

****(Processing Fees are included in the financed amount)**

Delivery Guaranty Option: In reliance on Your promise to pay Us and subject to EFA terms, We may, at Your verbal direction and subject to credit approval, pay Supplier(s) prior to Equipment delivery. In such case, You understand that despite the fact that some or all of the Equipment has not been delivered or installed, You authorize Us to pay Supplier(s) and Your obligations under this EFA will commence immediately and are absolute and unconditional. You understand and agree that if You are not satisfied with any part of the Equipment, You will only look to persons other than Us, such as Supplier(s), manufacturer, vendor, installer or carrier, and shall not: (i) assert against Us any claim or defense that You may have with the Equipment, installation or delivery and (ii) withhold, set off or reduce any payment due under this EFA by reason thereof.

Pay Proceeds Direction: You hereby irrevocably instruct Us to disburse proceeds of this EFA to the Supplier(s) listed above in the amounts listed on the attached Invoice(s). Disbursement by Us in accordance with these instructions shall be and constitute payment and delivery to and receipt by You of any and all such proceeds.

Equipment Purchase: If the Delivery Guaranty Option is not applicable, You authorize Us to pay Supplier(s) pursuant to the attached Invoice(s) and Your Pay Proceeds Direction. Upon signing or authenticating below, Your promises herein will be irrevocable and unconditional in all respects.

EFA ACCEPTANCE:

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:



BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

Date: X 3/9/2022

Secured Party: First-Citizens Bank & Trust Company

DocuSigned by:


On behalf of First-Citizens Bank & Trust Company
(successor by merger to CIT Bank, N.A.)

D47273E27B794D2...

Authorized Representative, Commencement Date: 3/16/2022



P.O. Box 349 • 1865 N. Airport Road • Fremont, NE 68025
(402) 721-4500 Fax (402) 721-7788

000258787

BUYER NAME RAYMAK ENTERPRISES LLC
2401 WORTHINGTON DRIVE

ADDRESS STE 115
DENTON TX 76207
greg@showmemytruck.com
GREG RICHARDSON
PH/OT/FX 940-323-9400 /

AUCTION INVOICE

() CHECK # _____ \$ _____
() CF / CASH _____ \$ _____
() BC _____ \$ _____
Sub-Total \$ _____
() EX Cash/EX Check _____ \$ _____
TOTAL \$ _____
Remarks HOLD EMAILED DEALER Initials _____

BUYER NO. 0026251 Page 1

INVOICE NO. 22006-00089 ***

AUCTION DATE 2/24/2022

LOCATION FORT WORTH, TX

ITEM NO.	DESCRIPTION	VIN	SELLER'S NAME	AMOUNT
* 73	2016 FREIGHTLINER CONVENTIONAL	3AKJGLBG0GSGW1760	PENSKE LEASING AND RENTAL	57,000.00
* 80	2016 INTERNATIONAL CONVENTIONAL	3HSDJAPR0GN137182	CARCO RENTALS INC	50,000.00
* 81	2016 INTERNATIONAL CONVENTIONAL	3HSDJAPR6GN137185	CARCO RENTALS INC	50,000.00
• Bill To info: PO box 27, Sanger, TX - 76266				SUBTOTAL 157,000.00
• Ship To info: 2401 Worthington Dr, Denton, TX - 76207				TAX 8.250 % .00
				BUYER PREMIUM * 7,850.00
				TOTAL 164,850.00
				BALANCE DUE 164,850.00

Please note on the lines provided below, the name you would like your unit(s) titled in and the address to mail to. Also, please sign on the purchaser's line at the bottom and fax back to 402-721-7788 or email to titleddepartment@taylorandmartin.com.

BANK WIRING INSTRUCTIONS:

Transfer funds to:
First National Bank Omaha
1620 Dodge Street
Omaha, NE 68197

ABA Routing Number: 104900048

REFERENCE: Bid Number or Invoice Number

Credit:

Taylor & Martin, Inc.
PO BOX 349
Fremont, NE 68026-0349
Account Number: 40 205 2

Buyer is responsible to ensure that all motor vehicles purchased with emissions alterations are restored in compliance with all state and federal emissions laws and regulations.

Payment is due on the day of sale. If not paid in full within 14 days, it will be considered a forfeiture of the equipment and Buyer deposit. Equipment will then be considered T&M owned and any gain from the sale of said equipment will be retained by T&M. Buyer will be responsible to cover any shortfall of the original sale price. Access will be denied to Buyer for participation in any future T&M auctions on all platforms.

BUYER ACKNOWLEDGES AND AGREES THAT IT HAS INSPECTED THE PROPERTY IDENTIFIED ABOVE ("PROPERTY") AND IS NOT RELYING UPON ANY REPRESENTATIONS OR WARRANTIES OF TAYLOR & MARTIN, INC. ("T&M") OR THE SELLER IDENTIFIED ABOVE ("SELLER"). BUYER AGREES THAT, EXCEPT AS TO MARKETABLE TITLE FROM SELLER ONLY, EACH ITEM OF PROPERTY IS SOLD "AS IS", "WHERE IS", WITH NO WARRANTIES EXPRESSED OR IMPLIED OF ANY KIND, NATURE OR DESCRIPTION INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, CONDITION (WHETHER OR NOT DISCOVERABLE), USABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR AS TO BRAND, IDENTITY OR QUALITY OF THE UNIT, MATERIALS, COMPONENTS, OR WORKMANSHIP. THERE IS NO REJECTION OR REFUND. IN NO EVENT SHALL T&M OR THE SELLER BE LIABLE FOR ANY LOSS OF PROFITS OR SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING IN ANY MANNER IN CONNECTION WITH THE SALE OF THE PROPERTY. BUYER ASSUMES ALL RISK OF LOSS TO THE PROPERTY FROM AND AFTER THE TIME THE AUCTIONEER ACCEPTED THE BUYER'S OFFER OR BID. THE BUYER HAS PROCURED LIABILITY INSURANCE IN CONNECTION WITH THE PROPERTY AS REQUIRED BY LAW. THE PROPERTY MUST BE REMOVED FROM THE AUCTION LOCATION WITHIN _____ DAYS. BOTH T&M AND THE SELLER ARE THE INTENDED BENEFICIARIES OF THE FOREGOING TERMS AND ANY ORIGINAL, FACSIMILE OR ELECTRONIC SIGNATURE OF ANY PARTY SHALL BE DEEMED AN ORIGINAL SIGNATURE. THE TITLE (IF ANY) IS ASSIGNED IN THE NAME OF:

☐ INDIVIDUAL ☐ CORPORATION ☐ PARTNERSHIP

BY _____
Purchaser's Signature



Letter of Intent

To Whom It May Concern

Taylor & Martin, Inc.-Auctioneers, does hereby intend to sign over the title(s) to **RAYMAK ENTERPRISES LLC** as buyer AND list First-Citizens Bank & Trust Company as the lienholder on the title for the vehicle(s) listed below.

YEAR	MAKE	MODEL	VIN
2016	Freightliner	Conventional Truck	3AKJGLBG0GSGW1760
2016	International	Conventional Tractor Truck	3HSDJAPR0GN137182
2016	International	Conventional Truck Tractor	3HSDJAPR6GN137185

The buyer/owner will be listed as follows:


Buyer: **RAYMAK ENTERPRISES LLC**
2401 WORTHINGTON DR Suite 115
DENTON, TX, 76207, USA

The lien holder will be listed as:

First-Citizens Bank & Trust Company
PO Box 26592 DAC 20, Raleigh, NC 27611-6592
ELT NO. 57011522000

Original title and documentation will be sent via overnight courier to First-Citizens Bank & Trust Company at 155 Commerce Way, Portsmouth NH 03801. Titles should never be given directly to the buyer.

Taylor & Martin, Inc.-Auctioneers
DEALER/SELLER

Signature X 

Date X 3/16/2022

INVOICE

Ritchie Bros. Financial Services Ltd.
9500 Glenlyon Parkway
Burnaby, B.C., V5J 0C6

TO: Direct Capital Corp
 155 Commerce Way
 Portsmouth, New Hampshire
 03801 USA

DATE: March 10, 2022

RE: RAYMAK ENTERPRISES LLC

RBFS INVOICE: 2203080783FS

Invoice Item	Base Amount	Taxes	Total Amount
RBFS Facilitation Fee	\$12,480.84	\$0.00	\$12,480.84
RBFS Transaction Fee	\$1,595.00	\$0.00	\$1,595.00
Life Insurance	\$0.00	\$0.00	\$0.00
Disability Insurance	\$0.00	\$0.00	\$0.00
Total Amount Payable to RBFS (\$USD)	\$14,075.84	\$0.00	\$14,075.84

RBFS GST/HST #: 824354310 RT0001

EFT Payment Routing: Ritchie Bros. Financial Services Ltd

Institution: JP Morgan Chase Bank
 55 Water Street
 New, NY USA 10005
 Swift/BIC Code: CHASUS33

Beneficiary Bank: Royal Bank of Canada
 1025 West Georgia Street
 Vancouver, B.C. V6E 3N9
 Transit: 00010
 Swift/BIC Code: ROYCCAT2

Beneficiary Name: Ritchie Bros. Financial Services Ltd.
Address: 9500 Glenlyon Parkway
 Burnaby, BC V5J 0C6



Account Number (incl. transit no.) [REDACTED] 659 4

Currency: USD

Direction To Pay

Payee: Taylor & Martin, Inc.-Auctioneers
Total Amount Payable: \$164,850.00

Invoice No. 2203080783FS
Payment Routing: As Per EFT/ACH Payment Instructions.

Agreed:		Secured Party: First-Citizens Bank & Trust Company	
Customer: RAYMAK ENTERPRISES LLC			
DocuSigned by:  BFF1150A41374E5...	X 3/9/2022	DocuSigned by:  On behalf of First-Citizens Bank & Trust Company (successor by merger to CIT Bank, N.A.) D47273E27B794D2...	X 3/16/2022
Rayma Kay Richardson	(Date)	Authorized Representative	(Date)

PREPAYMENT ADDENDUM

Eq. Schedule No. AA-1719731

This Prepayment Addendum ("Addendum") supplements and amends that certain equipment finance agreement identified by the schedule number set forth above ("Schedule") between CIT Bank, a division of First-Citizens Bank & Trust Company, as secured party ("CIT"), and RAYMAK ENTERPRISES LLC, as customer ("Customer"), and pertaining to the property being financed by and described in the Schedule. The following is hereby added as a new section to the Schedule:

"Prepayment: Notwithstanding any other provision of this Schedule to the contrary, and provided no Default has occurred under this Schedule or any other agreement with CIT, Customer may prepay this Schedule at any time, in whole but not in part, by paying CIT an amount equal to the Unpaid Balance. "Unpaid Balance" shall mean, with respect to this Schedule, as of the date of any such permitted prepayment thereunder, the sum of; (i) all amounts then due and owing by you under this Schedule, plus (ii) the discounted present value of all future monthly scheduled payments to be owed by you during the balance of the term of this Schedule, calculated using a discount rate equal to (A) 4% if the prepayment is made during the first half of the contract term of this Schedule, or (B) the rate that was used by CIT to calculate the monthly payment amount payable under this Schedule if the prepayment is made during the second half of the contract term of this Schedule, plus (iii) plus all applicable taxes, if any, arising out of such prepayment. CIT shall specify the Unpaid Balance which, absent manifest error, shall be binding and conclusive. No prepayment penalty shall be added to the Unpaid Balance."

You agree that a facsimile or other copy of this Addendum, as executed, shall be deemed the equivalent of an originally executed copy for all purposes, and except as amended by this Addendum, the Schedule remains in full force and effect.

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:
X Rayma Kay Richardson **X** 3/9/2022
BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

(Date)

ACCEPTED BY First-Citizens Bank & Trust Company

DocuSigned by:
X Heather Armstrong **X** 3/16/2022
On behalf of First-Citizens Bank & Trust Company
(successor by merger to CIT Bank, N.A.)
D47273E27B794D2...

Title: Funding Manager

(Date)

EQUIPMENT FINANCE AGREEMENT COMMENCEMENT CERTIFICATE & DIRECTION

This Equipment Finance Agreement Commencement Certificate & Direction (the "Certificate") is made pursuant to a financing agreement dated **03/09/2022** (the "Equipment Finance Agreement"), between the undersigned (the "Client", "you" or "your") and CIT Bank, a division of First-Citizens Bank & Trust Company (the "Lender", "we" or "us").

BACKGROUND

The Client has agreed to purchase certain equipment (the "Equipment") indicated on invoice (the "Invoice") sold by **Taylor & Martin, Inc.-Auctioneers** (the "Supplier").

We have agreed to finance the purchase of the Equipment on the terms and conditions set out in the Equipment Finance Agreement, provided that you, among other things deliver this Certificate.

The Equipment has not previously been delivered by the Supplier to you. Until the date of such delivery, Supplier retains title and ownership in the Equipment.

ACKNOWLEDGEMENTS

You acknowledge and agree that you have irrevocably agreed to purchase the Equipment from the Supplier.

You have reviewed the Invoice and all information in the Invoice, including but not limited to, the description of the Equipment and the amount of the Invoice, and agree that the Invoice is in all ways accurate and acceptable to you.

AGREEMENTS

To facilitate delivery of the Equipment by the Supplier to you, you irrevocably request and authorize us to pay the proceeds of the Equipment Finance Agreement, to the Supplier as such amount is set forth in the Equipment Finance Agreement.

Notwithstanding the fact that the Equipment is not yet delivered, you agree to commence the Equipment Finance Agreement and accept the Equipment for the purposes of the Equipment Finance Agreement as of the date of this Equipment Finance Agreement Commencement Certificate & Direction.

You agree that we may, if so required, complete the description of the Equipment in the Equipment Finance Agreement.

You agree that the Equipment Finance Agreement commences as of the date of the Equipment Finance Agreement.

You accept and agree to be bound by the terms and conditions of the Equipment Finance Agreement.

THE UNDERSIGNED HEREBY ACKNOWLEDGES AND AGREES with the Lender **03/09/2022**.

Client: RAYMAK ENTERPRISES LLC

Authorized Signature:

DocuSigned by:

X *Rayma Kay Richardson*

BFF1150A41374E5...

Print Name: Rayma Kay Richardson

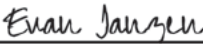
Title: Managing Member

Case 23-40141 Doc 13-1 Filed 04/12/23 Entered 04/12/23 14:26:44 Desc Exhibit A (Loan and perfection documents) Page 27 of 49

Attachment	Description
Rayma Kay Richardson	



RBFS Document Specialist Signature

DocuSigned by:

A033890EF3F8460...

Name: Evan Janzen
Email: ejanzen@rbfinance.com
Phone:

Dealer transaction
36 Month term
Titled assets

RBFS Attachments – (Attachments can be viewed below)





Waiver of Disability Insurance

Please Complete

CD2203080783

RAYMAK ENTERPRISES LLC

Credit Life and/or Disability Insurance is not required to get a loan. Insurance will be provided only if you and your co-borrower (if any) have completed and signed a separate application for credit life and credit disability insurance.

By signing below, I/We hereby acknowledge that I/We chose not to purchase this protection. I/We understand that I/We will remain responsible for payment of any outstanding balance under the terms of my/our Loan Agreement. I/We understand that I/We may purchase this protection and receive an Certificate of insurance not later than thirty (30) days from the date the Loan Agreement is originally executed. After 30 days, I/We understand I/We will have to meet additional eligibility requirements.

I/We have received a copy of this form.

DocuSigned by:

X Rayma Kay Richardson

BFF1150A41374E5...
Signature

Rayma Kay Richardson

Debtor - Name

X 3/9/2022

Date (MM / DD / YYYY)

If you would like to proceed with protection, please contact:

Amar Lidder

7783319101

alidder@rbfinance.com

Label:CD2203080783 - RAYMAK ENTERPRISES LLC

Compound Period: Monthly

Nominal Annual Rate: 10.400 %

Cash Flow Data

Event	Date	Amount	Number	Period	End Date	Special
Loan	Mar 09 2022	\$166445.00	1			
Payment	Apr 09 2022	\$5402.02	36	Monthly	Mar 09 2025	

Amortization Schedule

	Date	Payment	Interest	Principal	Balance
Loan	Mar 09 2022				\$166,445.00
1	Apr 09 2022	\$5,402.02	\$1,442.52	\$3,959.50	\$162,485.50
2	May 09 2022	\$5,402.02	\$1,408.21	\$3,993.81	\$158,491.69
3	Jun 09 2022	\$5,402.02	\$1,373.59	\$4,028.43	\$154,463.26
4	Jul 09 2022	\$5,402.02	\$1,338.68	\$4,063.34	\$150,399.92
5	Aug 09 2022	\$5,402.02	\$1,303.47	\$4,098.55	\$146,301.37
6	Sep 09 2022	\$5,402.02	\$1,267.95	\$4,134.07	\$142,167.30
7	Oct 09 2022	\$5,402.02	\$1,232.12	\$4,169.90	\$137,997.40
8	Nov 09 2022	\$5,402.02	\$1,195.98	\$4,206.04	\$133,791.36
9	Dec 09 2022	\$5,402.02	\$1,159.53	\$4,242.49	\$129,548.87
2022 Totals		\$48,618.18	\$11,722.05	\$36,896.13	
10	Jan 09 2023	\$5,402.02	\$1,122.76	\$4,279.26	\$125,269.61
11	Feb 09 2023	\$5,402.02	\$1,085.67	\$4,316.35	\$120,953.26
12	Mar 09 2023	\$5,402.02	\$1,048.26	\$4,353.76	\$116,599.50
13	Apr 09 2023	\$5,402.02	\$1,010.53	\$4,391.49	\$112,208.01
14	May 09 2023	\$5,402.02	\$972.47	\$4,429.55	\$107,778.46
15	Jun 09 2023	\$5,402.02	\$934.08	\$4,467.94	\$103,310.52
16	Jul 09 2023	\$5,402.02	\$895.36	\$4,506.66	\$98,803.86
17	Aug 09 2023	\$5,402.02	\$856.30	\$4,545.72	\$94,258.14
18	Sep 09 2023	\$5,402.02	\$816.90	\$4,585.12	\$89,673.02
19	Oct 09 2023	\$5,402.02	\$777.17	\$4,624.85	\$85,048.17
20	Nov 09 2023	\$5,402.02	\$737.08	\$4,664.94	\$80,383.23
21	Dec 09 2023	\$5,402.02	\$696.65	\$4,705.37	\$75,677.86
2023 Totals		\$64,824.24	\$10,953.23	\$53,871.01	
22	Jan 09 2024	\$5,402.02	\$655.87	\$4,746.15	\$70,931.71
23	Feb 09 2024	\$5,402.02	\$614.74	\$4,787.28	\$66,144.43
24	Mar 09 2024	\$5,402.02	\$573.25	\$4,828.77	\$61,315.66
25	Apr 09 2024	\$5,402.02	\$531.40	\$4,870.62	\$56,445.04

	Date	Payment	Interest	Principal	Balance
26	May 09 2024	\$5,402.02	\$489.19	\$4,912.83	\$51,532.21
27	Jun 09 2024	\$5,402.02	\$446.61	\$4,955.41	\$46,576.80
28	Jul 09 2024	\$5,402.02	\$403.67	\$4,998.35	\$41,578.45
29	Aug 09 2024	\$5,402.02	\$360.35	\$5,041.67	\$36,536.78
30	Sep 09 2024	\$5,402.02	\$316.65	\$5,085.37	\$31,451.41
31	Oct 09 2024	\$5,402.02	\$272.58	\$5,129.44	\$26,321.97
32	Nov 09 2024	\$5,402.02	\$228.12	\$5,173.90	\$21,148.07
33	Dec 09 2024	\$5,402.02	\$183.28	\$5,218.74	\$15,929.33
2024 Totals		\$64,824.24	\$5,075.71	\$59,748.53	
34	Jan 09 2025	\$5,402.02	\$138.05	\$5,263.97	\$10,665.36
35	Feb 09 2025	\$5,402.02	\$92.43	\$5,309.59	\$5,355.77
36	Mar 09 2025	\$5,402.02	\$46.25	\$5,355.77	\$0.00
2025 Totals		\$16,206.06	\$276.73	\$15,929.33	
Grand Totals		\$194,472.72	\$28,027.72	\$166,445.00	

Label:CD2203080783 - RAYMAK ENTERPRISES LLC

Compound Period: Monthly

Nominal Annual Rate: 5.490 %

Cash Flow Data

Event	Date	Amount	Number	Period	End Date	Special
Loan	Mar 09 2022	\$166445.00	1			
Lender Fee	Mar 09 2022	\$12480.84	1			
Payment	Apr 09 2022	\$5402.02	36	Monthly	Mar 09 2025	

Amortization Schedule

	Date	Payment	Interest	Principal	Balance
Loan	Mar 09 2022				\$166,445.00
1	Apr 09 2022	\$5,402.02	\$761.49	\$4,640.53	\$161,804.47
2	May 09 2022	\$5,402.02	\$740.26	\$4,661.76	\$157,142.71
3	Jun 09 2022	\$5,402.02	\$718.93	\$4,683.09	\$152,459.62
4	Jul 09 2022	\$5,402.02	\$697.50	\$4,704.52	\$147,755.10
5	Aug 09 2022	\$5,402.02	\$675.98	\$4,726.04	\$143,029.06
6	Sep 09 2022	\$5,402.02	\$654.36	\$4,747.66	\$138,281.40
7	Oct 09 2022	\$5,402.02	\$632.64	\$4,769.38	\$133,512.02
8	Nov 09 2022	\$5,402.02	\$610.82	\$4,791.20	\$128,720.82
9	Dec 09 2022	\$5,402.02	\$588.90	\$4,813.12	\$123,907.70
2022 Totals		\$48,618.18	\$6,080.88	\$42,537.30	
10	Jan 09 2023	\$5,402.02	\$566.88	\$4,835.14	\$119,072.56
11	Feb 09 2023	\$5,402.02	\$544.76	\$4,857.26	\$114,215.30
12	Mar 09 2023	\$5,402.02	\$522.53	\$4,879.49	\$109,335.81
13	Apr 09 2023	\$5,402.02	\$500.21	\$4,901.81	\$104,434.00
14	May 09 2023	\$5,402.02	\$477.79	\$4,924.23	\$99,509.77
15	Jun 09 2023	\$5,402.02	\$455.26	\$4,946.76	\$94,563.01
16	Jul 09 2023	\$5,402.02	\$432.63	\$4,969.39	\$89,593.62
17	Aug 09 2023	\$5,402.02	\$409.89	\$4,992.13	\$84,601.49
18	Sep 09 2023	\$5,402.02	\$387.05	\$5,014.97	\$79,586.52
19	Oct 09 2023	\$5,402.02	\$364.11	\$5,037.91	\$74,548.61
20	Nov 09 2023	\$5,402.02	\$341.06	\$5,060.96	\$69,487.65
21	Dec 09 2023	\$5,402.02	\$317.91	\$5,084.11	\$64,403.54
2023 Totals		\$64,824.24	\$5,320.08	\$59,504.16	
22	Jan 09 2024	\$5,402.02	\$294.65	\$5,107.37	\$59,296.17
23	Feb 09 2024	\$5,402.02	\$271.28	\$5,130.74	\$54,165.43
24	Mar 09 2024	\$5,402.02	\$247.81	\$5,154.21	\$49,011.22

	Date	Payment	Interest	Principal	Balance
25	Apr 09 2024	\$5,402.02	\$224.23	\$5,177.79	\$43,833.43
26	May 09 2024	\$5,402.02	\$200.54	\$5,201.48	\$38,631.95
27	Jun 09 2024	\$5,402.02	\$176.74	\$5,225.28	\$33,406.67
28	Jul 09 2024	\$5,402.02	\$152.84	\$5,249.18	\$28,157.49
29	Aug 09 2024	\$5,402.02	\$128.82	\$5,273.20	\$22,884.29
30	Sep 09 2024	\$5,402.02	\$104.70	\$5,297.32	\$17,586.97
31	Oct 09 2024	\$5,402.02	\$80.46	\$5,321.56	\$12,265.41
32	Nov 09 2024	\$5,402.02	\$56.11	\$5,345.91	\$6,919.50
33	Dec 09 2024	\$5,402.02	\$31.66	\$5,370.36	\$1,549.14
2024 Totals		\$64,824.24	\$1,969.84	\$62,854.40	
34	Jan 09 2025	\$5,402.02	\$7.09	\$5,394.93	(\$3,845.79)
35	Feb 09 2025	\$5,402.02	(\$17.59)	\$5,419.61	(\$9,265.40)
36	Mar 09 2025	\$5,402.02	\$14,667.42	(\$9,265.40)	\$0.00
2025 Totals		\$16,206.06	\$14,656.92	\$1,549.14	
Grand Totals		\$194,472.72	\$28,027.72	\$166,445.00	

Certificate Of Completion

Envelope Id: E547788509BF4DBBBEF9ED8944158082

Status: Completed

Subject: Ritchie Bros. Financial AA-1719731 - RAYMAK ENTERPRISES LLC - CD2203080783

Lender Name: RBFS

Application Number: CD2203080783

Source Envelope:

Document Pages: 28

Signatures: 13

Certificate Pages: 5

Initials: 0

AutoNav: Enabled

Enveloped Stamping: Enabled

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

Envelope Originator:

Ritchie Bros. Financial Services

9500 Glenlyon Pkway

Burnaby, BC V5J 0C6

rbfssender@rbfinance.com

IP Address: 52.233.32.36

Record Tracking

Status: Original

3/9/2022 2:17:11 PM

Holder: Ritchie Bros. Financial Services

rbfssender@rbfinance.com

Location: DocuSign

Status: Authoritative Copy (6 of 6 documents)

3/16/2022 12:47:32 PM

Holder: Ritchie Bros. Financial Services

rbfssender@rbfinance.com

Location: DocuSign

Signer Events

Rayma Kay Richardson

rayma@showmemytruck.com

Security Level: Email, Account Authentication
(None), Authentication

Signature

DocuSigned by:

Rayma Kay Richardson
BFF1150A41374E5...

Timestamp

Sent: 3/9/2022 2:17:13 PM

Viewed: 3/9/2022 2:18:49 PM

Signed: 3/9/2022 2:31:14 PM

Signature Adoption: Pre-selected Style

Using IP Address: 47.186.202.19

Authentication Details

ID Check:

Transaction: 31014791616785

Result: passed

Vendor ID: LexisNexis

Type: iAuth

Recipient Name Provided by: Recipient

SSN9, SSN4, DOB

Information Provided for ID Check: Address,
Performed: 3/9/2022 2:18:42 PM

Question Details:

failed corporate.association.real

passed person.state.real

passed person.known.single.fake

passed vehicle.historical.color.real

passed property.association.single.real

passed property.street.in.city.real

Electronic Record and Signature Disclosure:

Accepted: 3/9/2022 2:18:49 PM

ID: bb51632a-36d0-474c-bf55-dd95f76bfd9e

Evan Janzen

ejanzen@rbfinance.com

RBFS

Security Level: Email, Account Authentication
(None)

DocuSigned by:

Evan Janzen
A033890EF3F8460...

Sent: 3/9/2022 2:31:16 PM

Viewed: 3/10/2022 11:36:31 AM

Signed: 3/10/2022 11:38:02 AM

Signature Adoption: Pre-selected Style

Using IP Address: 206.116.171.37

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Heather Armstrong

RBFSfunding@cit.com

Lender

Direct Capital Corp

Security Level: Email, Account Authentication
(None)

DocuSigned by:

Heather Armstrong
On behalf of First Citizens Bank & Trust Company
(successor by merger to CIT Bank, N.A.)
D47273E27B794D2...

Sent: 3/10/2022 11:38:06 AM

Viewed: 3/10/2022 11:39:50 AM

Signed: 3/16/2022 12:47:29 PM

Signature Adoption: Uploaded Signature Image

Using IP Address: 206.212.109.211

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
alidder@rbfinance.com alidder@rbfinance.com Security Level: Email, Account Authentication (None)	<div>COPIED</div>	Sent: 3/9/2022 2:17:13 PM
Electronic Record and Signature Disclosure: Not Offered via DocuSign		
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	3/9/2022 2:17:13 PM
Certified Delivered	Security Checked	3/10/2022 11:39:50 AM
Signing Complete	Security Checked	3/16/2022 12:47:29 PM
Completed	Security Checked	3/16/2022 12:47:29 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		



Electronic Title Copy

Vehicle ID Number	Year	Make	Model	Body Style	Lic Plate	Reg Exp
3HSDJAPR6GN137185	2016	INTL	PRO	TR	TONLY07	
Weight	New/Used	Title Number	Odometer	State	Date Issued	
18900		06133244655105335	EXEMPT	TX	07-15-2022	

Vehicle Color
WHITE

Full Name of Owner(s)
RAYMAK ENTERPRISES LLC
PO BOX 27
SANGER, TX 76266

Liens(s)
FIRST-CITIZENS BANK&TRUST
PO BOX 26592
MC DAC 20
RALEIGH, NC 27611

Lien Date: 03-16-2022
ELT Number: 57011522000
LTN: EQ-812825

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: FKNJZR5DY6

THIS IS NOT A TITLE
This is an official Premier eTitleLien® Report
generated by a customer of DDI Technology.



DDI Technology



Electronic Title Copy

Vehicle ID Number	Year	Make	Model	Body Style	Lic Plate	Reg Exp
3HSDJAPR0GN137182	2016	INTL	PRO	TR	R610874	
Weight	New/Used	Title Number	Odometer	State	Date Issued	
18900		06133244655110503	EXEMPT	TX	05-13-2022	

Vehicle Color
WHITE

Full Name of Owner(s)
RAYMAK ENTERPRISES LLC
PO BOX 27
SANGER, TX 76266

Liens(s)
FIRST-CITIZENS BANK&TRUST
PO BOX 26592
MC DAC 20
RALEIGH, NC 27611

Lien Date: 03-16-2022
ELT Number: 57011522000
LTN: EQ-812823

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: B0DNTKLWGK

THIS IS NOT A TITLE
This is an official Premier eTitleLien® Report
generated by a customer of DDI Technology.



DDI Technology



Electronic Title Copy

Vehicle ID Number	Year	Make	Model	Body Style	Lic Plate	Reg Exp
3AKJGLBG0GSGW1760	2016	FRHT	CAS	TR	R606218	

Weight	New/Used	Title Number	Odometer	State	Date Issued
18000		06133244656092821	EXEMPT	TX	04-22-2022

Vehicle Color
WHITE

Full Name of Owner(s)
RAYMAK ENTERPRISES LLC
PO BOX 27
SANGER, TX 76266

Liens(s)
FIRST-CITIZENS BANK&TRUST
PO BOX 26592
MC DAC 20
RALEIGH, NC 27611

Lien Date: 03-16-2022
ELT Number: 57011522000
LTN: EQ-812072

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: JPLLNNAFKD

THIS IS NOT A TITLE
This is an official Premier eTitleLien® Report
generated by a customer of DDI Technology.



DDI Technology



MASTER EFA AGREEMENT Page 1 of 3

Master EFA Agreement #

155 Commerce Way, Portsmouth, NH 03801 | Ph: 800-999-9942 | F: 800-875-0312

CUSTOMER: Please verify this section and complete any missing information

Client: RAYMAK ENTERPRISES LLC			
Address: 2401 Worthington Dr			
City: Denton	State: TX	Zip: 76207	County: USA
Federal Tax ID: X 82-4963370	State of Incorporation: TX		Home Phone: 9403239400
Business Phone: 9403239400	Fax:	Email: greg@showmemytruck.com	

INSTRUCTIONS: The words "You", "Your" and "Customer" refer to the customer (the party who is borrowing funds against the Equipment or as a direct loan); "We", "Us", "Our" and "Secured Party" refer to CIT Bank, a division of First-Citizens Bank & Trust Company, and its successors and assigns, the secured party. Please complete and/or verify information and sign or authenticate where noted. Please call with any questions.

1. MASTER EFA & SCHEDULES: You agree to finance the Equipment or borrow funds as described in each Schedule ("Schedule") executed in accordance with this Master EFA Agreement ("Master EFA"). Each Schedule shall constitute a separate agreement distinct from this Master EFA, except that all terms contained herein are deemed part of each Schedule. In the event of a conflict between this Master EFA and a Schedule, the provisions of the Schedule, or its Addendum, shall prevail. The term "EFA" when used herein means collectively, each Schedule and this Master EFA. Capitalized terms used and not otherwise defined herein shall have the same meanings given in a Schedule. The term of this Master EFA begins on the first Schedule's Commencement Date and continues as long as any Schedule remains unpaid. You authorize Us to insert or correct information on the EFA including Your proper legal name, address, dates and Equipment description. All notices shall be in writing addressed to You at Your address stated herein or to Us at 155 Commerce Way, Portsmouth, NH 03801.

2. EQUIPMENT: You have chosen the equipment as set forth on each Schedule as applicable ("Equipment"). You acknowledge that the Equipment is financed for You solely for commercial or business purposes and not for personal, family, agricultural or household purposes. If the Equipment is unsatisfactory, Your only remedy is against its supplier or manufacturer and You have no remedy for damages against Us. If the Delivery Guaranty Option is not applicable, Your confirmation to Us by phone or execution or authentication of an Equipment Delivery & Acceptance shall constitute Your acknowledgement that You have inspected the Equipment, found it satisfactory in all respects and have accepted it. You will maintain Equipment location records and provide Equipment location to Us upon demand. You are responsible for keeping the Equipment in good repair, condition and working order, except for normal wear and tear. You are responsible for complying with all laws relating to the Equipment or its use and to protect the Equipment from damage, seizure or loss. You will continue to make payments if any damage, seizure or loss occurs to any part of the Equipment, even if the Equipment is completely destroyed or, at Our option, pay Us the amount described in the Defaults and Remedies section of the EFA on the next payment date. We are not responsible for any losses, damages or injuries caused by the installation or use of the Equipment or from any other loss while You have the Equipment and You agree to hold Us harmless and defend and indemnify Us against any claim for loss, damages or injuries, including attorneys' fees and related costs.

3. NO WARRANTY: We are financing Equipment for You "AS IS" "WHERE IS" AND WITH ANY AND ALL FAULTS. As We did not select, manufacture, supply or inspect the Equipment, WE MAKE NO WARRANTY OR REPRESENTATION, either express or implied as to the condition of the Equipment, its merchantability, its fitness or suitability for any particular purpose, its design, its capacity, its quality, or any other characteristics of the Equipment. We are not responsible for packaging, delivery, installation or testing of the Equipment. You agree that You have selected the supplier and each item of Equipment based on Your own judgment and disclaim any reliance upon any statements or representations made by Us. The supplier is not an agent of Ours and nothing the supplier states can affect Our obligation under this agreement. You will continue to make all payments under the EFA regardless of any claim or complaint against any supplier.

4. REPRESENTATIONS: You represent and warrant to us that: You, and each of the individuals signing or authenticating the EFA, have the lawful power and authority to enter into the EFA; by entering into the EFA You will not violate any law or other agreement; and the location of Your chief executive office, state of incorporation or organization, exact legal name, place of residence and Federal Tax ID number are accurately listed in the EFA. The EFA will constitute Your legal, valid and binding obligation, enforceable against You in accordance with the terms hereof. If a registered organization, You represent and warrant to Us that You are duly organized, duly authorized, validly existing and in good standing. **THE EFA CANNOT BE TERMINATED OR CANCELED BY YOU FOR ANY REASON.** Your obligation to make payments under the EFA is absolute and unconditional.

5. ASSIGNMENT: YOU HAVE NO RIGHT TO SELL, TRANSFER, ASSIGN OR LEASE THE EQUIPMENT OR YOUR RIGHTS UNDER THE EFA. You understand that We, without prior notice, have the right to assign, sell or otherwise transfer the EFA. You understand that Our assignee will have the same rights and benefits as Us but they do not have to perform any of Our obligations. You agree that the rights of Our assignee will not be subject to any claims, defenses or setoff that You may have against Us.

6. SECURITY DEPOSIT: The security deposit, listed on a Schedule, is payable upon execution, is non-interest bearing, will be commingled with Our other funds and secures Your performance under the EFA. We may apply the security deposit to satisfy any amounts owed by You, in which event You will promptly restore the security deposit to its full amount.

If all conditions are fully complied with and You have not ever been in default, the security deposit will be refunded to You after the end of the term of each Schedule.

7. INDEMNITY: You indemnify Us and Our affiliates and Our and Our affiliates' shareholders, directors, officers, employees, agents and assignees against any claims, actions, damages, fines, penalties, causes of action, suits or other legal proceedings or liabilities including all attorneys' fees, arising out of or connected with the EFA or any Equipment, without limitation. Such indemnification shall survive expiration, cancellation or termination of the EFA.

8. LAW: The EFA is governed by Federal law and the laws of New Hampshire. You agree and consent to the exclusive jurisdiction and venue of any State or Federal Court in Rockingham County, New Hampshire. You waive any right to challenge the jurisdiction or venue for any reason. You waive the defense of Forum Non Conveniens. The EFA is intended to constitute a valid and enforceable legal instrument and no provision of the EFA that may be deemed unenforceable shall in any way invalidate any other provision or provisions hereof, all of which shall remain in full force and effect. The EFA constitutes the entire agreement between the parties. **YOU AGREE TO WAIVE ALL RIGHTS TO A JURY TRIAL.** Each party prefers that any dispute between them be resolved subject to the above jury trial waiver. Should the above jury trial waiver be found unenforceable, then, upon the written request of any party, any dispute, including any and all questions of law or fact relating thereto, shall be determined exclusively by a judicial reference proceeding in accordance with Cal. Civ. Proc. Code § 638 et seq. or the applicable state's equivalent state law. The parties shall select a retired state or federal judge as the referee. The referee shall report a statement of decision to the Court. Notwithstanding the foregoing, nothing in this paragraph shall limit any other right of the parties under the EFA.

PERSONAL GUARANTY: As consideration for Our entering into the EFA, the undersigned Guarantor ("You", "Your"), jointly and severally, unconditionally personally guarantees and agrees to be liable to Us, First-Citizens Bank & Trust Company, the Secured Party, for the full, prompt and indefeasible payment and performance of all now existing and future indebtedness, obligations or liabilities of the Customer arising under the EFA. You agree that We may make other arrangements including compromise or settlement with the Customer and You will waive all defenses and notice of those changes and will remain responsible for the payment and obligations of the EFA. We do not have to notify You if the Customer is in default. If the Customer defaults, You will immediately pay in accordance with the default provision of the EFA all sums due under the terms of the EFA and will perform all of the EFA obligations. If it is necessary for Us to proceed legally to enforce this guaranty, You expressly consent to the jurisdiction of the court set out in the "Law" paragraph and agree to pay all costs, including attorneys' fees incurred in enforcement of this guaranty (including attorneys' fees incurred post-judgment). You also agree that the "Law" paragraph in its entirety applies to this guaranty. It is not necessary for Us to proceed first against the Customer or the Collateral before enforcing this guaranty. You grant Us continuing authority to access, review and update, from time to time, credit reference information, including credit bureau reports pertaining to You. All financial providers are hereby directed and authorized to release to Us any and all information pertaining to any of Your accounts.

Signature or authentication of the Guarantor (an Individual)

DocuSigned by:

X 1/26/2022
BFF1150A41374E5...
Rayma Kay Richardson NO TITLE Date

Signature or authentication of the Guarantor (an Individual)

X
Rayma Kay Richardson NO TITLE Date

MASTER EFA AGREEMENT Page 2 of 3

Master EFA Agreement

9. TAXES: You agree to pay when due or at a frequency set by Us all taxes (including sales, use, and personal property tax, fines and penalties) and fees relating to the EFA or the Equipment. If We make payment on any of the above, You agree to reimburse Us.

10. INSURANCE. You agree to keep the Equipment fully insured against loss, theft, damage, destruction with Us as loss payee and additional insured in an amount not less than the original cost of the Equipment for the term of each Schedule. You also agree to obtain a general public liability insurance policy from a provider and in amounts acceptable to Us and name Us as an additional insured on the policy. You agree to provide Us certificates or other evidence of insurance acceptable to Us before each Schedule commences, prior to each insurance renewal and within 10 days of Our request. You agree that if said insurance is not received by Us, is cancelled or expires and is not replaced, We have the right, but not the obligation, to secure insurance on the Equipment from a carrier of Our choosing in such forms and amounts as We deem reasonable to protect Our interest. Insurance We secure will not name You as an insured and may not fully protect Your interests and You will pay Us an insurance charge that will include a premium, which may be substantially higher than the premium that You would pay if placed independently. In addition to the premium, You will pay Us a fee that will include an interest charge and administrative and processing fees, which will result in profit to Us and Our agents. At any time, You can avoid these costs by delivering the required proof of insurance to Us. **Nothing in this paragraph will relieve You of Your responsibility for liability insurance coverage on the Equipment.** We may negotiate and settle for Our benefit all property damage claims and all liability claims involving Us or the Equipment and may sign or endorse Your name on any draft, check or instrument representing insurance proceeds covering the Equipment. We shall retain any physical damage insurance proceeds arising out of a theft, loss or damage up to the full amount owed under the EFA. You will remain responsible for any deficiency.

11. PAYMENTS. INTERIM PAYMENT. FEES & OTHER CHARGES. RATE FACTOR:

You agree to pay Us the periodic payments for the term (including any extensions) of the EFA in accordance with each Schedule plus any applicable sales tax, use tax or property tax. We have the right to apply all sums received from You to any amounts due Us pursuant to the EFA. You agree to pay Us a nonrefundable documentation fee plus all other reasonable fees associated with the EFA, including, but not limited to, credit inquiry, site inspection, appraisal, UCC search and filing, titling fees and costs, including a termination fee of up to \$379, unless otherwise noted, payable upon termination of each Schedule. Your signature or other authentication is an irrevocable offer to enter into the EFA. In the event that You sign or otherwise authenticate the EFA, but the EFA is not commenced, the advance payments, documentation fee and security deposit may be retained by Us to compensate for Our documentation, processing and other expenses. A late payment charge of 15% of the amount due will be assessed on any payment not paid within 3 days of the due date; interest on any delinquent amount due shall be charged from the due date until paid at the highest legal rate. You also agree to pay Our standard NSF fee for each payment returned for insufficient funds. You agree to pay Us, upon receipt of Your first invoice, "Interim Payment", which is a partial payment for the use of the Equipment or loan proceeds prior to the first regular payment due date. Interim Payment shall be in an amount equal to 1/30th of the monthly payment, multiplied by the number of days from the Commencement Date to the first payment due date payable up on receipt of invoice. **Rate Factor:** Each monthly payment includes, in addition to reimbursement of Equipment cost or loan amount, a return on Our investment expressed as the rate factor which can be characterized as a finance charge. Equipment cost or loan amount is the payment divided by the Rate Factor. The total dollar amount of the finance charge is equal to the payment times the term plus the processing fees less Equipment cost or loan amount.

12. COMPUTER SOFTWARE: Notwithstanding any other terms of the EFA, You agree that as to software only: We have not had, do not have, nor will have any title to such software; You have executed or will execute or otherwise authenticate a separate software license agreement; and We are not a party to and have no responsibilities whatsoever in regard to such license agreement; You have selected the software as per the Equipment paragraph of the EFA; and **We make no warranties of merchantability, data accuracy, system integration or fitness for use and take absolutely no responsibility for the function or defective nature of such software.**

13. EQUIPMENT OWNERSHIP: You are the owner of the Equipment under each Schedule as applicable and have title to the Equipment subject to Our lien. You agree to keep the Equipment free and clear of all liens, claims and encumbrances. We have the right to inspect the Equipment at any time.

14. UCC FILINGS: To secure Your obligations under the EFA, You hereby grant Us a first priority security interest in the Equipment and authorize Us to file UCC Financing Statements or similar instruments in Our Name or that of Our secured party representative to perfect such interest. "Equipment" includes all replacements, parts, repairs, additions, accessions and accessories incorporated in the Equipment or affixed to the Equipment and any and all proceeds of the foregoing, including, without limitation, insurance proceeds. To secure Your obligations under the EFA, You also hereby grant Us a security interest in all of Your right, title and interest in and to all of Your chattel paper, goods, inventory, equipment (other than the Equipment), accounts, accounts receivable, documents, instruments, general intangibles, payment intangibles, investment property, rents, income, securities, fixtures and other property, whether now existing or owned by You or hereafter arising or acquired by You, and in all proceeds, including insurance proceeds, thereof (collectively "Collateral"), and authorize Us to file UCC Financing Statements or similar instruments in Our name or that of Our secured party representative to perfect such interest.

15. DEFAULT & REMEDIES: You will be in default if: You fail to make any required payment under the EFA when due; You fail to perform any other obligation of the EFA or other agreement with Us; any representation or warranty made by You is false; a material adverse change (as determined by Us) occurs in Your financial condition or We believe the prospect of payment is impaired; You enter or have entered against You insolvency, bankruptcy or similar proceedings; the death of a personal guarantor occurs or You attempt to repudiate or revoke any agreement with Us ("Default"). If You are ever in Default, We, with or without notice to You, may retain Your security deposit; terminate or cancel the EFA or any of Our obligations to You, require that You pay the unpaid remaining payments (discounted at 4%), the amount of any purchase option and late charges, taxes, fees and interest on the same; sue for and recover from You any and all amounts due Us; enter the Equipment and Collateral location and repossess and remove, or render unusable, the Equipment and Collateral; require You to make the Equipment and Collateral available to Us at a location determined by Us; sell or lease the Equipment and Collateral to any party without notice under such terms and conditions as We alone shall determine; refer the EFA to an attorney for collection and pursue all other remedies available to Us under the EFA, any agreement, any applicable law or the UCC. You agree to pay all costs and expenses related to collection or repossession, including attorneys' fees. You agree that any delay or failure to enforce Our rights under the EFA does not prevent Us from enforcing any rights at a later time. **You agree that We will not be responsible to pay You any consequential or incidental damages you claim under the EFA.**

16. FAX & ELECTRONIC DOCUMENTS: No modification to the EFA as supplied by Us to You shall be effective unless agreed to in writing or other authentication by Us. A fax or copy version of Your signature on the EFA when received by Us shall be binding on You for all purposes as if originally signed. Each of this Master EFA and each Schedule shall only become binding against Us when actually signed or otherwise authenticated by Us. Both You and We agree that the written version of the EFA containing Our original signature and Your original, fax or copy signature may constitute the original authoritative version, and that the electronic version of the EFA which has been authenticated by You and Us in accordance with applicable law and controlled by the Owner (pursuant to the rules and regulations of eOriginal, Inc.) shall constitute the original authoritative version of the EFA; provided that if the "Paper Out" process shall have occurred pursuant to the eOriginal product Reference Guide, and there shall simultaneously exist both the "Paper Out" printed version and an electronic version of the EFA, then the "Paper Out" printed version of the EFA as identified in the eOriginal audit record and corresponding affidavit shall constitute the sole authoritative version. Both You and We hereby agree that the EFA may be authenticated by electronic means, and expressly consent to the use of the electronic version of the EFA to embody the entire agreement and the understanding between You and Us. You wish to continue to receive information at Your fax and/or email addresses. The EFA may be executed in any number of counterparts, and all such counterparts, taken together, shall constitute one and the same instrument. Reference herein to eOriginal shall mean eOriginal, Inc., Baltimore, MD, or any successor electronic custodian appointed by Us.

17. CELL PHONE CONSENT: You agree that by providing Us with a telephone number for a cellular phone or other wireless device, You are expressly consenting to receiving communications – including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system – from Us and Our assigns, affiliates and agents to You at that number. This express consent applies to each such telephone number that you provide to Us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider.

ACCEPTED:

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:



X 1/26/2022

BFF1150A41374E5...

Rayma Kay Richardson Managing
Member

Date

Secured Party: First-Citizens Bank & Trust Company

X

Authorized Representative

Date

ELECTRONIC PAYMENT AUTHORIZATION

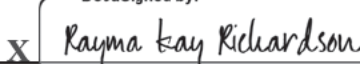
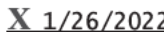
Electronic Payment: You authorize Us to initiate debit and/or credit entries on the due dates for the amount(s) due pursuant to each Schedule under the Master EFA to the depository account designated and authorize the Bank designated to debit and/or credit same to such account. This agreement shall continue until Bank has received written termination thereof from You and Us.

Please Complete:

Bank	City	State
Bank ABA No.	Account No.	

AND: Please Provide a Copy of a Voided Check

ACCEPT: RAYMAK ENTERPRISES LLC

DocuSigned by:	
	
<input checked="" type="checkbox"/> BFF1150A41374E5...	<input checked="" type="checkbox"/> 1/26/2022
Rayma Kay Richardson, Managing Member	Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for You: When You open an account, We will ask for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.



EQUIPMENT SCHEDULE

Master EFA Agreement

This Equipment Schedule is subject to all of the terms and conditions of the referenced Master EFA Agreement ("Master EFA"), including, without limitation, Section 14 (UCC Filings). Each capitalized term used herein has the same meaning given to it in the referenced Master EFA unless otherwise defined herein. You have reviewed and acknowledge all terms of this EFA.

CUSTOMER INFORMATION: Please verify this section and complete any missing information

Customer: RAYMAK ENTERPRISES LLC

Billing Address: PO Box 27

City: Sanger

State: TX

Zip: 76266

County: USA

Federal Tax ID: X 82-4963370

State of Incorporation: TX

Business Phone: 9403239400

Fax:

Email: greg@showmemytruck.com

EQUIPMENT DESCRIPTION:

All personal property as set forth on the below Invoice number(s) dated as listed, including all attachments, accessories and inclusions per Invoice and all replacement parts, additions, repairs, accessions, attachments and accessories now or hereafter incorporated in or affixed to it, the "Equipment".

Supplier(s) and Invoice Number(s):

See Schedule A

See the attached Invoice(s) for Equipment listing purposes only. You acknowledge that You are choosing to finance the purchase of this Equipment over time per the terms and conditions of this EFA rather than the cash price listed on the invoice(s).

Equipment Location (if different from billing): 2401 Worthington Dr, Denton, TX, 76207, USA

EFA TERMS and CONDITIONS:

Your Monthly Payment is set forth below and is due in advance on the due date to be established by Us on our acceptance of this Schedule. This Schedule shall commence upon Our written acceptance or other authentication on the Commencement Date (provided below), the occurrence of which is described in the Master EFA. Upon the occurrence of the Commencement Date, **this shall become a noncancelable, irrevocable agreement; it cannot be cancelled or terminated.**

EFA TERM:

48 MONTHLY

(Term is monthly unless otherwise indicated)

Rate Factor: 0.0250

MONTHLY PAYMENT:

Payment amounts are in the order listed:

48 payments @ \$911.83

UPFRONT PAYMENT AMOUNTS:

Security Deposit: \$0.00

Advance Payment: \$0.00

Processing Fees: \$995.00

****(Processing Fees are included in the financed amount)**

Delivery Guaranty Option: In reliance on Your promise to pay Us and subject to EFA terms, We may, at Your verbal direction and subject to credit approval, pay Supplier(s) prior to Equipment delivery. In such case, You understand that despite the fact that some or all of the Equipment has not been delivered or installed, You authorize Us to pay Supplier(s) and Your obligations under this EFA will commence immediately and are absolute and unconditional. You understand and agree that if You are not satisfied with any part of the Equipment, You will only look to persons other than Us, such as Supplier(s), manufacturer, vendor, installer or carrier, and shall not: (i) assert against Us any claim or defense that You may have with the Equipment, installation or delivery and (ii) withhold, set off or reduce any payment due under this EFA by reason thereof.

Pay Proceeds Direction: You hereby irrevocably instruct Us to disburse proceeds of this EFA to the Supplier(s) listed above in the amounts listed on the attached Invoice(s). Disbursement by Us in accordance with these instructions shall be and constitute payment and delivery to and receipt by You of any and all such proceeds.

Equipment Purchase: If the Delivery Guaranty Option is not applicable, You authorize Us to pay Supplier(s) pursuant to the attached Invoice(s) and Your Pay Proceeds Direction. Upon signing or authenticating below, Your promises herein will be irrevocable and unconditional in all respects.

EFA ACCEPTANCE:

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:

X Rayma Kay Richardson

BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

Date: X 1/26/2022

Secured Party: First-Citizens Bank & Trust Company

X

Authorized Representative, Commencement Date:

(Date)

PREPAYMENT ADDENDUM

Eq. Schedule N [REDACTED] 1413

This Prepayment Addendum ("Addendum") supplements and amends that certain equipment finance agreement identified by the schedule number set forth above ("Schedule") between CIT Bank, a division of First-Citizens Bank & Trust Company, as secured party ("CIT"), and RAYMAK ENTERPRISES LLC, as customer ("Customer"), and pertaining to the property being financed by and described in the Schedule. The following is hereby added as a new section to the Schedule:

"Prepayment: Notwithstanding any other provision of this Schedule to the contrary, and provided no Default has occurred under this Schedule or any other agreement with CIT, Customer may prepay this Schedule at any time, in whole but not in part, by paying CIT an amount equal to the Unpaid Balance. "Unpaid Balance" shall mean, with respect to this Schedule, as of the date of any such permitted prepayment thereunder, the sum of; (i) all amounts then due and owing by you under this Schedule, plus (ii) the discounted present value of all future monthly scheduled payments to be owed by you during the balance of the term of this Schedule, calculated using a discount rate equal to (A) 4% if the prepayment is made during the first half of the contract term of this Schedule, or (B) the rate that was used by CIT to calculate the monthly payment amount payable under this Schedule if the prepayment is made during the second half of the contract term of this Schedule, plus (iii) plus all applicable taxes, if any, arising out of such prepayment. CIT shall specify the Unpaid Balance which, absent manifest error, shall be binding and conclusive. No prepayment penalty shall be added to the Unpaid Balance."

You agree that a facsimile or other copy of this Addendum, as executed, shall be deemed the equivalent of an originally executed copy for all purposes, and except as amended by this Addendum, the Schedule remains in full force and effect.

Customer: RAYMAK ENTERPRISES LLC

DocuSigned by:
X Rayma Kay Richardson **X** 1/26/2022
BFF1150A41374E5...

Rayma Kay Richardson, Managing Member

(Date)

ACCEPTED BY First-Citizens Bank & Trust Company

X _____

Title:

(Date)

Certificate Of Completion

Envelope Id: 6C551002E1854052A1FE47DF883E06F4

Status: Delivered

Subject: Ritchie Bros. Financial - RAYMAK ENTERPRISES LLC - CD2201070680

Lender Name: RBFS

Application Number: CD2201070680

Source Envelope:

Document Pages: 25

Signatures: 9

Envelope Originator:

Certificate Pages: 5

Initials: 0

Ritchie Bros. Financial Services

AutoNav: Enabled

9500 Glenlyon Pkwy

Envelopeld Stamping: Enabled

Burnaby, BC V5J 0C6

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

rbfssender@rbfinance.com

IP Address: 52.233.32.36

Record Tracking

Status: Original

Holder: Ritchie Bros. Financial Services

Location: DocuSign

1/26/2022 1:01:16 AM

rbfssender@rbfinance.com

Signer Events

Signature

Timestamp

Rayma Kay Richardson

rayma@showmemytruck.com

Security Level: Email, Account Authentication (None), Authentication

DocuSigned by:

Rayma Kay Richardson
BFF1150A41374E5...

Sent: 1/26/2022 1:01:18 AM

Viewed: 1/26/2022 6:58:57 AM

Signed: 1/26/2022 7:02:42 AM

Signature Adoption: Pre-selected Style

Using IP Address: 47.186.202.19

Authentication Details

ID Check:

Transaction: 31014028904345

Result: passed

Vendor ID: LexisNexis

Type: iAuth

Recipient Name Provided by: Recipient

SSN9, SSN4, DOB

Performed: 1/26/2022 6:58:49 AM

Question Details:

passed person.state.real

passed property.county.real

passed vehicle.association.real

passed vehicle.historical.association.real

passed property.association.single.real

failed corporate.association.real

Electronic Record and Signature Disclosure:

Accepted: 1/26/2022 6:58:57 AM

ID: 9c995ef7-bfe2-41e1-9579-346db554f8a6

Seyi Adu

sadu@rbfinance.com

RBFS

Security Level: Email, Account Authentication (None)

DocuSigned by:

Seyi Adu
C808286E137143C...

Sent: 1/26/2022 7:02:45 AM

Viewed: 1/26/2022 10:11:36 AM

Signed: 1/26/2022 10:21:19 AM

Signature Adoption: Pre-selected Style

Using IP Address: 173.183.132.118

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Direct Capital Corp

RBFSfunding@cit.com

Lender

Direct Capital Corp

Security Level: Email, Account Authentication (None)

Sent: 1/26/2022 10:21:24 AM

Viewed: 1/26/2022 10:38:39 AM

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
alidder@rbfinance.com alidder@rbfinance.com Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Not Offered via DocuSign	COPIED	Sent: 1/26/2022 1:01:18 AM
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	1/26/2022 1:01:18 AM
Certified Delivered	Security Checked	1/26/2022 10:38:39 AM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		



155 Commerce Way, Portsmouth, NH 03801 | Ph: 800-999-9942

Addendum to Master Equipment Finance Schedule

This Addendum ("Addendum") shall amend Schedule #: [REDACTED]1326 to Master Equipment Finance Agreement No [REDACTED]2152 by and between RAYMAK ENTERPRISES LLC DBA GPS Trucks ("Customer") and CIT Bank, a division of First-Citizens Bank & Trust Company ("Secured Party") with reference to the above EFA transaction ("EFA"). All terms and conditions of the EFA not inconsistent with this Addendum shall be and remain in full force and effect.

Customer hereby authorizes Secured Party to correct the following:

- | | | |
|--|---|---|
| <input type="checkbox"/> Lessee/Company Name | <input type="checkbox"/> Advance Payment | <input type="checkbox"/> SignorTitle |
| <input type="checkbox"/> Equipment Location | <input checked="" type="checkbox"/> Rate Factor | <input type="checkbox"/> EOL Option |
| <input type="checkbox"/> Terms | <input type="checkbox"/> BillingAddress | <input type="checkbox"/> Equipment Description |
| <input checked="" type="checkbox"/> Payment Amount | <input type="checkbox"/> Processing Fees | <input type="checkbox"/> Payoff(s)/Disbursement |
| <input type="checkbox"/> Security Deposit | <input type="checkbox"/> SignorName | <input checked="" type="checkbox"/> Other |

The Schedule and all other documents given in conjunction therewith shall now read:

Payment Amount: \$920.68

Rate Factor: 0.0249945

Other: Equipment Schedule # shall now read [REDACTED]1326

IN WITNESS WHEREOF, the parties hereto have set their hands and seals to this Addendum and acknowledge receipt of a true copy hereof on the date(s) indicated below.

Customer: RAYMAK ENTERPRISES LLC DBA GPS Trucks

X _____
Rayma Kay Richardson, Managing Member (Date)

ACCEPTED BY First-Citizens Bank & Trust Company

X _____
(Date)



BENEFICIAL OWNERS ATTESTATION

What is this?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of businesses.

Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes.

Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

What information am I attesting to?

Please confirm the accuracy of the information below on 'beneficial owners' and 'controlling individuals.' (Note: this is information you provided to CIT Bank, a division of First-Citizens Bank & Trust Company in the past.)

- A 'beneficial owner' is any individual who owns 25% or more of the business.
- A 'controlling individual' is someone with significant responsibility for managing the business, e.g. CEO, CFO, Managing Partner, President, Vice President or Treasurer, etc.

CIT Bank, a division of First-Citizens Bank & Trust Company may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

Name	Date of Birth	Title	Address (Residential or Business)	For U.S. Persons: (Social Security Number)	For Non-U.S. Persons: Social Security Number, Passport Number and Country of Issuance, or other similar identification number	Controlling Individual	Beneficial Owner (> 25%)
Rayma Kay Richardson	March 13, 1966	Managing Member	104 KIOWA DR W LAKE KIOWA, TX US 76240	56955098 5		<input checked="" type="checkbox"/>	95 %

I, Rayma Kay Richardson, hereby certify, to the best of my knowledge, that the information provided above is complete and accurate.

Signature: _____ Date: _____

CONFIDENTIAL

Copyright ©2022

First-Citizens Bank & Trust Company. All rights reserved. CIT and the CIT logo are registered trademarks of First-Citizens Bank & Trust Company.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for

You: When You open an account, We will ask for Your name, address, date of birth, and other information that will allow Us to identify You. We may also ask to see Your driver's license or other identifying documents.

Upon sale of this vehicle, the purchaser must apply for a new title within 30 days unless the vehicle is purchased by a dealer. Until a new title is issued, the vehicle record will continue to reflect the owner's name listed on the current title. SEE BACK OF TAB FOR ADDITIONAL INFORMATION.



000000

006496 - 007535
FIRST CITIZENS BANK & TRUST, COMPANY
PO BOX 26592
RALEIGH, NC 27611-6592

DETACH HERE →

IN-302B02

[illegible]